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CHARLES FRANCIS COE, noted American author and lecturer, writes from his Florida home:

"MIAMI MILLIONS is a whacking good book. In it you will find everything that ever was in a boom, and that is everything we call life. Personalities, politics, problems, profits, percentages, prognostications and percussions combine with love, laughter, libel, lachrymose liability and languorous liquidation. Booms are tricky things. Read this book and you will recognize the next boom that stares you in the face. You will also smile, shudder and salaam to figures which presaged the present era of billions.

CHARLES FRANCIS COE."

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SEYMOUR DURST

AVERY DURST

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Good Fun While It Lasted

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In the following pages may be found the true story of the Florida land boom of 1925, when paper millionaires took the land of sunshine from the Seminole Indians and gave it to the binder boys.

Originally published under the title of "BOOMERANG" this account will recall to those who lived through the boom that parade of events which convinced the rest of the world that we were all quite mad down here in Florida. But it was good fun while it lasted.

The author desires to express appreciation for the invaluable advice and counsel given so freely by Frank B. Stoneman, beloved editor of The Miami Herald.

THE AUTHOR

MIAMI MILLIONS

THE DANCE OF THE DOLLARS
IN THE GREAT FLORIDA
LAND BOOM OF
1925

By KENNETH BALLINGER

1936

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. . . when Miss Ruth Woodall won the 1925 Miami bathing beauty contest, the girl-beach-palm picture became the keystone of Florida resort publicity.

CHAPTER ONE

THE most spectacular real estate boom of modern times was getting ready to sprinkle its heedless millions over the state of Florida in 1924, and Miami, at its very heart, was entering upon a decade of growth that has made it headline material wherever newspapers are printed.

The very obvious fact that the dark years of the hang-over from that spree are ended, and Florida again is being seeded with the dollars of rich Yankees and hopeful natives, makes it desirable, perhaps, to recapture the days of 1924, 1925 and 1926 when Miami was transformed from a sleepy little town on the edge of Biscayne bay into a Magic City of modest skyscrapers and legendary real estate profits.

From Miami, the nerves of the boom spread out into every corner of Florida. No land was too poor or too remote to attract buyers or to be subdivided, so long as it was within the confines of the state of Florida. The coasts where pirates under Morgan and Lafitte once plied their evil trade sprouted such riches that in one place ocean-side developers actually abandoned a pirate chest they could feel with their dredges, to get on with the more remunerative work of building a subdivision to sell. Pirate gold was nothing but museum antiques in the days when the binder boys had money flowing into Florida at a rate that would have put even the New Deal to shame.

Just what is a boom such as Florida lived through? How long did the boom, as such, last? What marked its limits? What makes a boom?

"Building activities," says Kenneth Keyes, president of the Keyes Company. "Profits," asserts G. D. Brossier, who has dealt in Miami real estate since 1893.

Continues Mr. Keyes, who today ranks as one of the largest and best realty operators in the Miami field:

"In my opinion the real estate boom which reached its climax in the summer of 1925 began to get under way in the spring of 1923. Building permits in April, May, June and July of that year totaled $5,723,695, almost a million and a half dollars monthly. Gaining momentum more rapidly in early 1924, building permits increased to almost $4,000,000 in the single month of August.

"The all-time high was reached in October, 1925, when Greater Miami building permits for a 31-day period totaled $15,787,539, slightly more than the permits issued for Miami, Miami Beach, Coral Gables and the balance of the present Greater Miami area for the entire year of 1935.

"It is my personal belief that the climax of the boom was reached in the fall of 1925, but few of us realized it at that time.

By January or February, 1926, it was apparent to many that the boom was over."

Mr. Brossier places the beginning of the boom in July, 1925. "The upward trend in Florida real estate values began as early as January, 1924," he believes, "when investors could purchase property and realize a quick turnover at a small profit. The selling gathered momentum and was at its highest from July until October 31, 1925. In November there was a noticeable slackening of investing and the stock market crash of November, 1925, was really the finish of Miami's boom.

He recalls that about October, lots which ordinarily were offered for $2,000 to $3,000 each were being sold for as much as $50,000, and it was not unusual for people with as little as $1,000 deposit on a "proposition" to sell their option for $60,000.

The full story of the Miami and Florida boom has never been written, and so we shall venture into those uncharted waters with our readers as partners in an effort to fix its boundaries and the meanders, to the end perhaps that we shall be able the next time to recognize a boom and to navigate it without so many wrecks.

As Miami and Miami Beach and Coral Gables and many another Florida city took a fresh purchase on life from the 1925 boom, so The Miami Herald entered into a new phase of existence at that time. It was the newspaper of the boom, dwarfing all other Florida publications, and leaping into a national prominence from the boom that has kept it ever since the largest newspaper in the state.

Under the guiding hand of its owner and publisher, Frank B. Shutts, The Miami Herald for more than 13 months in 1925 and 1926 became the largest newspaper in volume of business in the entire world. It made The New York Times, The Chicago Tribune and even The Los Angeles Times appear skimpy and undernourished by comparison. The Herald reached its peak in January, 1926, when it carried twice as much advertising business as in any month of the preceding year.

Ah, those were the happy days, when customers with cash in their fists pleaded in vain for page advertisements that couldn't find space even in an 88-page daily. A woman told a Herald circulation man: "I'd like to take The Sunday Herald, but I'm afraid it would fall on me." It was not unusual for the harried staff to turn down as many as 15 pages of advertising in one day. Principally in The Miami Herald the purchaser and the speculator found listed the opportunities they sought so avidly, not only in Dade county property, but in land from Key West to the far-off Perdido river. For as Miami was the heart of the boom, The Herald was the main artery through which the life blood of those pulsing times poured.

Equipped in early 1924 to turn out a 24-page newspaper comfortably, The Herald was as unprepared for the crest of the boom as were the railroads, the steamship companies and the public utilities and government itself. The principal press on which the

paper was printed had run night and day for 20 years in the plant of The Denver Post before it was moved here. To supplement that, another second-hand press was set up in a garage across Second street from The Herald building while new presses were being built.

These two valiant old relics were run until they shed bolts and loose parts like a love-sick maiden's tears. They kept rolling, somehow, on a 24-hour schedule through those weary months, until a new four-story printing plant equipped with a modern battery of presses took over the job in 1926.

But alack-a-day! The boom was ended by then. It has only been in the last two or three years that the complement of printing equipment ordered in the fullness of 1925 hopes has caught its stride. Now the plant again is crying for expansion as The Herald leads the state in circulation all the year, and tops the newspapers of all but eight states in the nation in advertising during the winter and spring.

The business that made The Miami Herald what it is today also made Miami and her sister cities. We shall not bore you much with statistics, for no tables or charts can give us the story of the boom. Men and women, what they said and did, made the Florida land boom. Many of them are here today, ready again to take up the fight for profits and fame. In the ensuing chapters we shall attempt to give you a chronicle of the lives of those who dealt in millions back in 1925, of the mansions they built and the towering buildings they put up, the hopes they so freely expressed for publication and the dream of empire they nursed as the floodgates of credit and cash turned Florida sand into gold.

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The famous banker commission headed Miami's government in 1924, having been re-elected the preceding year on the popular assumption that Miami in the hands of its five leading bankers could not fail to assure capital of a safe haven. How well founded was this belief!

The mayor was Edward Coleman Romfh, president of the First National Bank, and today the only one of that group whose institution has survived. The mayor before him was Commissioner Charles D. Leffler (Miami Bank and Trust Company), and general agent in Miami for the Gulf Refining Company. The other commissioners were James H. Gilman (Bank of Bay Biscayne), J. E. Lummus (Southern Bank and Trust Company), brother of the first mayor of Miami Beach, and J. I. Wilson (Dade County Security Company), now dead.

Nineteen twenty-four was the first of three big building years for Miami, when $17,038,154 in construction was started. The city then covered 8 1-3 square miles, about one-fourth its present land area, with the towns of Silver Bluff, Coconut Grove and Buena Vista clustered about it. The county offices were housed in a two-story stone building, begun in 1904, on whose bare and cheer-

less site the present 27-story city-county building rests. The city government was conducted in the stone building now devoted to the police department, a structure designed in 1909. Two bridges spanned the Miami river within the city, one at Miami avenue and the other at Flagler street.

Across the county causeway, Miami Beach was concluding its tenth year of corporate existence. It had first been linked to Miami by the long wooden bridge begun by the late John S. Collins in 1912 and completed the following year at a cost of $90,000 with the financial aid of Carl G. Fisher of Indianapolis, the same Carl Fisher who had come to Miami to loaf but who remained to help fabricate out of mangrove swamps the foundations of today's Miami Beach.

Miami Beach in 1924 dangled between bay and ocean at the end of a narrow strip of land, since cut through and bridged at Baker's Haulover to permit the tides to sweep upper Biscayne bay clean. Its municipal functions revolved about the wooden building north of Fifth street which houses the Miami Beach Athletic club. Smith's and Hardie's casinos drew the bulk of the bathers at south beach, while the Roman Pools, formerly the Casino St. John, caught the winter crowds from the two Fisher hotels, Lincoln and Flamingo, from the Wofford, the Breakers and the Pancoast.

Louis F. Snedigar, former Stetson athlete, had succeeded T. E. James as mayor. John H. Levi, who handled the engineering when Fisher was filling in the beach and who later became president of the Miami Ocean View Company, headed the city council then as now, directing its affairs with infinite humor and good sense. Although its growth had been exceptional since 1920, Miami Beach building really took the biggest spurt in 1923 with $4,185,600 in new construction, mounting to $7,014,750 in 1924. The Miami Beach which added 19 hotels in 1935, was beginning then to fear it was slightly overbuilt.

John H. Levi

During August, 1924, Miami had its best building month of the year with $3,578,980 in new permits, second in the South. The Clark Dredging Company began pumping in 1,000,000 cubic yards of sand and rock to form Bayfront park out of the bay bottom whose waters lapped almost at the front steps of the McAllister Hotel. Dozens of houseboats too infirm to move were burned or buried at

their moorings along what then was N. Bay Shore drive.

Elser Pier, fishing and loafing center for years at the foot of Flagler street, finally was bought by the city under condemnation proceedings from Locke T. Highleyman for $375,000, although the owner bitterly protested the site had a speculative value of $1,000,000. The pier was leased for the season to Jack Cleary for $25,000, then destroyed. Meantime the white sand poured in under it, and the whole fill was finished by November. J. Gerry Curtis soon began to plant grass over portions of it, to still the clamor which arose from eating houses and homes into which the fine white sand was blown. Parking on the fill was started in January, 1925.

William Jennings Bryan had returned to Miami from the turbulent 16-day Democratic national convention which nominated John W. Davis and his brother, Charles Bryan, for president and vice president. In a colorful speech from the Royal Palm Park bandshell, he predicted progressive Democrats and progressive Republicans would defeat Calvin Coolidge, and recounted his successful efforts to prevent the Democrats from condemning the Ku Klux Klan. Before leaving on a speaking tour, he sold 280 scattered acres in Dade county for $72,250, retaining 90 acres.

Fred L. Weede, Miami Chamber of Commerce secretary, was planning a 68-page booklet of 150,000 copies to mail during October. E. G. Sewell, president of the chamber, advanced the slogan, "The Season Opens In November." A hurricane killed 80 on the Virgin islands. There were no further advisory notices. Van C. Swearingen, attorney general under former Gov. Sidney J. Catts, delivered the Labor day address in Royal Palm Park. Gus' Bath opened its new 930-foot pier at Palm Beach. It was destroyed four years later.

Miami in September, 1924, was quick to shake off its customary summer sloth. George E. Merrick sold five lots in five days for $5,500 in the former Merrick plantation west of Miami where the city of Coral Gables was born eight months later. The Miami-Palm Beach Company divided 1,000 lots within two blocks of the depot at Boca Raton and announced 5 and 10-acre farming tracts on 3,000 near-by acres

United States Senator Duncan U. Fletcher, guest of John Gramling, opened Avocado week in Miami, predicted President Coolidge would not receive a vote of confidence from the people in November. The Herald editorially deplored the occasional wearing of golf knickers in the business district; was answered by two heated letters from knicker-addicts. The Sweetwater Hotel, $2,000,000, was announced for construction just west of Luna park on Flagler street by T. R. Knight and William G. Just. Dr. and Mrs. John DuPuis planned an $80,000 home in Lemon City.

Miami was groaning about Florida roads. Parts of the Dixie highway, complained The Herald, "are paved only with good in-

tentions." An antique ferry blocked the Melbourne-Kissimmee road, later forming the basis for the removal of the state road department chairman, Judge H. B. Philips, when John W. Martin succeeded Gov. Cary A. Hardee. The "Miami Theater" was begun by Paramount Enterprises on the old Airdome site. We know it as the Olympia Theater, 10 stories.

Ground was broken for the First State Bank of Hialeah. Plans were prepared by Architect Martin L. Hampton for a $50,000 yacht club building on "filled land east of the Royal Palm Hotel." (The present Royal Palm club.) Five acres near the Florida East Coast railroad at Arch creek were sold for $10,000. Sixteen thousand acres in Brevard county changed hands for $220,000. Tatums advertised Grove Park lots for as low as $3,000. The $90,000 Kreuger building in Stuart was started.

Miss Laura Cushman announced the building of her private school at N. E. Thirty-eighth terrace, Buena Vista. Henry Coppinger, pioneer Miami horticulturist, died on his Miami river estate. The Belcher Asphalt Paving Company got a $23,119 permit for its present office building near the causeway.

. . . and for 75 miles the Tamiami Trail was blasted out of rock and swamp, as George F. Cook and the Chevelier Corporation are doing here.

CHAPTER TWO

IT IS a far cry from the magnificent Bayfront park which makes up the front porch of Miami today, to the casual lettering of an unsung draftsman who was drawing the original plat of Miami in 1896 and unthinkingly penned in the word "park" at a convenient blank space on the line of the bay front.

The bay front was not in fact a public park in the beginning. When James E. Ingraham came here to lay out Miami for Henry M. Flagler, after planning the cities of Tampa and Sanford, he cannily reserved from 10 to 60 feet above high tide all along the bay from the north city limits at about Thirteenth street around to the Miami river, and land on both banks of the river. The Standard Oil fortune that Flagler invested here was not made by leaving water front openings for competitors to land and store their products.

Charles D. Leffler began shipping groceries from New York for his Miami store at the turn of the century. He found that he could save money by taking advantage of the water rates of the Mallory line into Key West, and bring his goods to Miami on the vessels of Capt. Dick Albury and others. The little schooners would come in to the front of one of the streets at the bay front and unload, and Mr. Leffler's truck would pick up there and carry the merchandise to his store.

Soon, he recalls, the movement became an epidemic, and envious checkers for the Florida East Coast railroad sat all day along the bay front under the hot sun and watched boats unload merchandise that might better, in their opinion, have come down in freight cars. One day the Florida East Coast sent in a crew equipped with second-hand cross ties and barbed wire, and ran a three-strand fence from what is now Belcher property to the Royal Palm club at the foot of S. E. Second street, thereby putting a sudden stop to the schooner business along that part of the bay.

FRANK B. SHUTTS

About 27 little Lefflers, Worleys, Romfhs and others lived within a block or two in bayfront homes north of the present Columbus Hotel, and the new barbed wire fence resulted in scratched hides and torn britches as the children went to and from their wading on the edge of the bay. Tempers of George A.

Worley, sr., and of Mr. Leffler finally dictated the purchase of wire clippers and one morning long stretches of the fence were cut, and the children romped through. But another railroad crew appeared with more crossties and more barbed wire. Soon after, the fence was cut again. So it went, back and forth, during 1901 and 1902, until the fence was the center of a town row.

The matter came to a head in a lawsuit against George Worley, in which the State Supreme court finally decided that the part of the bay front marked "park" on the original map belonged to the city of Miami, and the part left blank belonged to Flagler. From the center of old Seventh street to the center of Third street, north of the present Fifth street, was city property, and the remainder belonged to the Florida East Coast, and the Model Land Company, except for the site of Elser Pier at the foot of Flagler street.

The city wanted very badly to get the bay front closer to the foot of Flagler street than the "park" which the Supreme court handed it, because the federal government promised to spend $100,000 to start a harbor if the city would build the docks. The Florida East Coast railroad had entered into a contract with the United States to construct a turning basin and channel across the bay to the government cut, but after its completion of the railroad to Key West, its interest in channels ebbed, and it refused to carry on the contract. The federal government found it could not get satisfaction out of the courts.

Miami's only prospect for a harbor, therefore, lay in its own efforts coupled with what the war department was willing to do. Through Frank B. Shutts, who had founded The Miami Herald in 1910 and was also starting a law practice, the Flagler interests in 1913 gave Miami a three-year option to buy all the bay front from Flagler street to the P. & O. docks, including the channel and a spur track, for $415,000 in 5 per cent bonds.

By then, however, S. Bobo Dean was in command of the old Metropolis, and he began a fire-eating crusade against the F. E. C. that soon had much of the town's population believing that this "greedy corporate monster" was about to devour them, body and soul. As a result, Mayor John W. Watson vetoed the bond issue ordinance and the Flagler spokesmen retired into their shells in St. Augustine.

The city then began suit against the railroad and the Model Land Company to take the bay front by right of eminent domain, but A. J. Rose finally had to report failure. In 1917 the city offered the Florida East Coast $1,500,000 for the land from S. E. Second north to the P. & O. terminals, and got nothing but a curt refusal, by letter. After 15 years of bickering and litigation, the city and the Flagler estate reached an impasse where the trustees finally refused even to answer letters from the city or to treat with its spokesmen.

The deadlock was broken in 1920 when Mr. Shutts, at the city

council's request, went to the Flagler trustees in New York and finally wheedled the trustees of the Flagler estate into selling the bayfront property for $1,000,000 in 6 per cent Miami bonds. The actual acceptance was made in Miami with Mr. Shutts, W. A. Blount, widely known Flagler attorney, S. P. Robineau as city attorney and Chester B. Masslich of New York, Miami's bond attorney, conducting the negotiations.

The site of Elser Pier at the foot of Flagler street, belonging to a company headed by Locke T. Highleyman, was offered to the city at this time for $175,000 but the city fathers were a little slow in accepting. When they found in 1924 that they had to have Elser Pier, they paid $375,000 for it at forced sale.

Had the matter of the bayfront been permitted to drag two or three years more, until the boom got well started, there is no question that the Model Land Company and the Florida East Coast would not have parted with the site of the present park for anything like $1,000,000. In fact, it is doubtful if there would have been a park along Miami's bayfront today if the purchase had not been made just before the dawn of the boom.

The germ of the park idea, planted by an anonymous draftsman, lived through 40 years, of which half of it was passed in bitter squabbling between the city of Miami and the Flagler interests. Credit and conditions on the eve of the boom enabled the city of Miami to create one of the world's finest parks in place of the scraggly shoreline where the children of the Lefflers and the Romfhs and the Worleys splashed so many years ago.

And the fill which covered that shore line and created Bayfront park buried more than tangible evidence of nature's whims. It buried, probably forever, the animosity against the Flagler interests which all the preceding years of Miami's existence had nursed and fattened.

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Paced by the opening of the $62,000,000 Miami Shores development, north of Miami, preparation for the boom gathered speed after the first of September, 1924.

All through the early part of that year, buying and selling of property by Miamians and the slightly swollen winter crowd had pushed up values in the more settled parts. Capitalists with money and ideas then began bidding for acreage which might be subdivided and improved after patterns laid down in Coral Gables, Miami Beach and lesser Miami subdivisions.

So it was that Miami Shores came into being. It was the child of the Shoreland Company, which meant Mrs. E. S. Harris, Hugh M. Anderson, Roy C. Wright and the late J. B. Jeffries, recently chairman of the Everglades Drainage District. The present Miami Shores Village occupies a tract bought from L. T. Cooper out of his large holdings in the northern end of Miami. Altogether 2,500 acres were pieced together for this development, which later

was even to reach into Biscayne bay and attach the island on which the exclusive Indian Creek Golf club now rests in isolated peace.

Alex Riach returned in September from Italy, where he had studied architecture and landscaping for Miami Shores. A $2,000,000 hotel was announced for a site on the bay just south of Arch creek. This somehow never took form. But it was forgotten anyway in the rush of buyers for the 12,000 building sites carved out of the Shoreland holdings.

Elegant offices were opened with fitting ceremonies in the Shoreland Building, near the First National Bank, offices that have since been subdued to meet less spectacular requirements. Ten Cadillac touring cars and four de luxe busses were bought to assist the sales staff.

HUGH M. ANDERSON

The first opening early in December, with Mr. Jeffries as sales manager and Hamilton Michelsen directing the field operations, brought $2,509,000 in purchases. Thereafter the new Miami Shores offices had to close for several days to allow the clerical force to dig out from under the effects of the first sale. Of course, that was big doings for Miami. We lived to see the day, however, when more than $30,000,000 worth of Miami Shores property was sold in a single day's campaign.

Despite the frenzy of that period, Miami Shores somehow escaped the issuance of bonds. After the water was squeezed out of values and the Phipps estate had salvaged what was left, Miami Shores emerged as a debt-free and highly improved municipality. Some say the boys of the original Shoreland Company spent too much money on their "front" downtown to have anything left for the lean years.

The Miami Realty Board decided in September to erect a 15-story $650,000 building across from what then was the Central school property, subsequently acquired for the present federal building. The name since has been changed to Postal building. George W. Langford of the McAllister Hotel paid $200,000 ($4,000 a front foot) for the strip of land between the hotel and the Elks club and began the 10-story McAllister addition to cost $1,500,000.

Fifty-seven ballots were cast by Miamians in a School District No. 2 election approving $200,000 in bonds, $40,000 of which went to George E. Merrick in repayment for the Coral Gables Elementary building. A. D. H. Fossey Real Estate Company added eight

salesmen, one stenographer. The Fisher building, $127,000, was nearing completion at Miami Beach.

Public resentment flared up against closing Ocean drive from the Firestone estate to Baker's Haulover. Sheriff Louis A. Allen posted armed guards on this long stretch of ocean-side road after a part of it had been torn up by scarifiers. The courts finally were asked to decide whether the Miami Beach Bayshore Company and the Tatums could move the roadway back from the high sandy ridge along the beach to a less expensive location near the bay. The Tatums contended they had built it originally. Witnesses declared it was constructed out of a public bond issue. By degrees the public became reconciled to losing its access to the ocean and the first thing anyone knew the ocean front was private property again and that part of Ocean drive was only a memory.

In Miami, the public impatiently received the news that the new redwood water mains from Hialeah to Miami would not be completed until the first of 1925. These wooden conduits were advertised to last a lifetime and promised Miami and Miami Beach the first palatable water out of spigots. The redwood mains were replaced this year with cast iron pipe, after numerous leaks had developed.

Civic clubs and private citizens complained bitterly about the condition of Miami's streets, torn up by an ambitious paving program, the laying of water mains and extension of the lines of the Miami Gas Company, newly acquired by the American Power and Light Company. The city commission was accused of going to sleep on the job. The city decided to double-track Flagler to Twelfth avenue while the paving was in progress.

Miss Alice Brickell, first postmistress of Miami, was killed by a live wire at her Brickell Point estate. M. F. H. Koch planned a $1,600,000 hotel at N. Bayshore drive and Third street, but the lot still is bare. Walker-Skagseth's store was sold for $40,000. Miami Beach approved, 41 to 1, a $177,000 bond issue for water mains and other improvements. The beach residents, like Miamians, got their drinking water out of bottles until the mains were extended across the causeway.

A. B. Hurst bought the northeast corner of Everglades avenue and the E. Dixie for $75,000, to put there a pharmacy, grocery store and Odd Fellows hall. Joseph H. Adams arrived to take possession of his new Belle Isle home. Dr. and Mrs. M. H. Tallman started construction on their $25,000 home in Grove Park. Jerry Galatis (Seven Seas restaurant), bought a $20,000 house on South Miami avenue.

To make room for widening of S. W. First avenue, the farmers' market was moved to the bank of the Miami river where the S. W. Second avenue bridge was to go. Frank Smathers sold 200 acres at the corner of Flagler street and Ludlum road for $200,000, having paid $170,000 for it a month before. The Florida East Coast railroad completed to Hialeah a spur that was intended to continue up the Miami canal to Lake Okeechobee. R. M. (Bob) Davidson,

first city manager of Coral Gables, directed the work. The first passenger train pulled into the Hialeah station in November, but the line was not built farther north. Later, it was continued around to rejoin the main line south of Miami and make a shuttle route, eventually dissipating the irritation of citizens held up at the Flagler street crossing by prolonged switching of freight trains.

City Manager Frank H. Wharton predicted that traffic lights would be a success, as General Electric representatives arrived to conduct a signal survey. Hamilton Michelsen began carload shipments of avocados from Miami to California. The Macon Telegraph editorially referred slightingly to Miami as a frontier town, harboring criminals and rascals. The Miami Beach aquarium finally was closed by James A. Allison, Carl Fisher's former Prest-O-Lite partner, when Miami refused his offer of the equipment.

The addition to the old post office, the present home of the Miami Chamber of Commerce, was being rushed as Postmaster J. D. Gardner expressed the hope it would relieve congestion in mailing facilities by January.

The nation then was waiting to see what the November elections would bring forth. Clarence Darrow had saved Nathan Leopold and Richard Loeb from the chair for the "thrill" murder of 14-year-old Bobbie Franks. Gen. John J. Pershing retired as general of the American armies. Red Grange was the sensation of the football world. John Phillip Hill of Baltimore discovered that 2.75 per cent cider was illegal. The first victim was claimed by the new Florida electric chair. William Lee Popham, the oyster king, was indicted for using the mails to defraud, growing out of his oyster farms at Apalachicola, using a method of breeding later adopted by the United States government.

On a bright, sunny day in September, two murders shook Miamians out of their lethargy. Mrs. Hattie Freckleton shot and killed her husband, Joseph, on First street across from the post office. She subsequently went free when Moman Pruiett, sensational criminal lawyer from Oklahoma, pictured her as "the woman scorned" and an all-male jury agreed. The same day W. Y. C. Hume, president of the Tropical Realty Company, shot and killed Recio Celona in the South Miami avenue restaurant of his father. Hume claimed the younger Celona intruded in his home. He later was acquitted of murder.

Julian Brain was convicted, sentenced to 20 years in prison, for the murder of Raymond Lee in a brawl. The Ashley-Mobley gang of Everglades bank robbers had shot their way out of several tight spots, robbed the Pompano bank, thumbed their noses at the law from the dank fastnesses of swamps that sheltered them. It was indeed a lusty period for Florida, the last frontier.

CHAPTER THREE

WIPING out the Ashley gang of bank robbers and desperadoes in that fall of 1924 marked the end of one chapter of frontier Florida. Four bodies, sprawled dead beside the Dixie highway at Sebastian river bridge, closed the books on John Ashley and his chief lieutenants, a band which had terrorized the East Coast for more than a decade.

Their last exploit was the robbery of the Bank of Pompano of $9,000 on September 12. Before disappearing into the Everglades, they sent a rifle bullet to Sheriff Bob Baker of Palm Beach county with the mocking message that they would meet him in the 'glades.

Baker, the most intrepid peace officer Florida ever knew, soon was hot on their trail. After 10 days of crawling and wading through the swamps, Baker and his deputies got close enough to exchange shots with the outlaws. Three deputies were wounded, no captures were made.

Nothing more was heard of John Ashley and his followers for nearly a month. Then, as Baker was about to conclude a spirited campaign for re-election, he got word that Ashley was going to try to escape up the coast to Jacksonville, where some of his kin lived. The night of their departure was November 1, when Baker was to make his last speech of the campaign in Lake Worth. He knew if he should drive up the coast to intercept them, the warnings would fly like wildfire. So he sent four of his deputies, in a strange automobile, to enlist the aid of Sheriff R. E. Merritt of St. Lucie county in setting a trap at the Sebastian river.

A heavy chain was stretched across the bridge and a red lantern hung on it. Late at night, a motor car stopped there. It contained innocent travelers, but while it blocked the way, the Ashley car drove up behind it and was immediately surrounded by deputies. John Ashley, Hanford Mobley, Ray (Shorty) Lynn and Bob Middleton were caught before they had a chance to reach for the pistols or rifles with which they were armed.

What occurred next will always, presumably, be shrouded in doubt. Shooting began and when the smoke had rolled away, John Ashley and his three followers were dead by the side of the road. The official report on the shambles related that before Ashley and his companions could be handcuffed, they had suddenly produced hidden weapons and made a break for liberty, the lethal shooting following. Not long after, however, two young men reported they had passed by the bridge and had seen four men handcuffed and in chains lined up along the side of the road. A few minutes after they had gone, they said, they heard shots. Many in St. Lucie county signed petitions that they believed the Ashley crew had been murdered.

However that may be, the backbone of the Ashley gang was

broken. The body of Middleton, product of the Chicago underworld, was claimed by relatives. Back to the rude little burying ground at Gomez went the other three, back to Mrs. Joe Ashley, mother of John and grandmother of Mobley. The two, with the stranger, Lynn, who had no kinpeople, were buried beside the father, Joe, who had been shot to death early that year in a still raid which also claimed the life of Deputy Fred Baker.

Ed and Frank Ashley, brothers of John, had died in 1921 while running a load of liquor from Bimini. They disappeared at sea, believed to have been victims of hijackers. Bob Ashley, another brother, was killed in Miami in 1915 when he tried to "spring" John, held in jail by Sheriff Dan Hardie while awaiting trial on a charge of murder. Laura Upthegrove, "queen of the Everglades" and John's sweetheart and gun-fighting companion, killed herself in a fit of rage several months after John's death, drinking poison at her filling station near Canal Point. Daisy Ashley, beauty of the family, also died by her own hand. Lesser members of the gang have scattered, or are in prison.

Nothing out of the way marked the life of John Ashley until 1911. He was a trapper and wood chopper, and one of his trapping companions was a Seminole, DeSoto Tiger. A dredge digging one of the state canals back of Fort Lauderdale hauled out the body of DeSoto Tiger one day, and John Ashley was accused of the murder. He escaped, traveled into the West, and returned about three years later, giving himself up to Sheriff George B. Baker, whose son, Bob, then was jailer. While his trial was in progress, however, Ashley again escaped, and began a reign of terror which is thought to include even robbery of a Florida East Coast passenger train.

In 1915 the Stuart bank was robbed of $4,300 and an accidental shot destroyed John Ashley's left eye. His need for medical care led to his speedy capture and he was lodged in Dade county jail, from which his brother Bob unsuccessfully tried to free him. The old charge of murder finally was thrown out, but John was sentenced to serve 17½ years in Raiford state prison for the bank robbery. He escaped, made and ran liquor back in his old haunts for three years, was recaptured in 1921 and returned to the prison.

By escapes from various penal institutions, the augmented Ashley gang reassembled in 1924, after Mobley and a companion had again robbed the Stuart bank. The first major achievement after that was the foray against the Pompano bank, which ended so disastrously.

Only "Old Lady Ashley" was left at the little home at Gomez, south of Stuart, out of all that fierce brood she mothered. Today even Bob Baker is dead, passing away recently from the effects of an old injury which resulted in the loss of one leg. He went quite peacefully beyond the power of that curse called down upon him by Mrs. Joe Ashley as she wept beside the graves of John Ashley and Hanford Mobley: "It's Bob Baker's work," she had exclaimed.

"I hope he's paralyzed tomorrow and they have to feed him out of a spoon the rest of his life."

Bob Baker, during his last years, told a picturesque and slightly gruesome story of that final chapter. John Ashley for years had worn a glass eye in place of the one destroyed by accident during the first Stuart bank robbery. It had long been Bob Baker's threat that he would yet wear Ashley's eye as a watch charm.

After the Sebastian bridge affair, the glass eye found its way into Baker's possession. But before the funeral, Baker recalled, Laura Upthegrove sent word to him that if he didn't replace that eye she would "crawl on my hands and knees through hell to get you."

"I knew that I'd have her to kill if I kept it," he remarked ruefully, "so I sent it back." That was perhaps the only time in his life that Bob Baker backed down before the threat of death.

. . . they thought nothing of spending a million dollars during the boom for this Douglas entrance to Coral Gables.—Brower Photo.

. . . looking down on modern Miami from the air through Richard B. Hoit's camera, showing the bayfront and two causeways in the distance, the Miami River in the center.

CHAPTER FOUR

BILLED as "Miami's Master Suburb" in 1924, the present city of Coral Gables was the achievement principally of one man, George Edgar Merrick. This same George Merrick has beaten his way back into a dominating position in the greater Miami real estate field today, after the collapse of the boom and several years of adversity had condemned him, some thought, to the limbo of developers.

Coral Gables was the largest single unit in the boom. Roughly speaking, $150,000,000 in real estate sales were made there, and $100,000,000 was spent under the personal direction of George Merrick to create it. It was a city fully planned, and its essential features committed to paper by Merrick himself five years before a lot was sold and nine years before it was incorporated. To that one fact alone, the creator today attributes the city's steady progress.

It may interest those who play over the Coral Gables Country club or the Biltmore golf courses to know that those once were glades where the Merrick vegetable fields were located. Long before he became one of the central figures of the boom, George Merrick and the Coral Gables plantation of 1,000 acres were the largest producers of fruit and vegetables in south Florida.

The name "Coral Gables" has its history. His father, the Rev. Solomon Greasley Merrick, bought the original homestead of 160 acres between what is now Ponce de Leon Plaza and Balboa Plaza. He was a great admirer of Grover Clevelend, whose home, Gray Gables, was famed throughout the country. When the elder Merrick named his home, built out of what they called coral rock, it became Coral Gables, after the residence of the former president. The plantation, then the subdivision, then the city, inherited that name.

GEORGE E. MERRICK

George Merrick was educated at Stetson, and spent one year in New York studying law. But his father began to fail in 1909 and he returned to manage the plantation. He gradually evolved the belief that in Coral Gables was the place to build homes for the average person who wanted to live in south Florida all the year, as opposed to the other school of resort thought being worked out in the winter estates of the wealthy along the ocean's edge.

That idea was translated to

paper about 1916, soon after his marriage. A city for permanent residence by the average man was laid out in detail. At first, in keeping with the name, all houses were to be built of rock, not actually coral rock but what can loosely be called that. Later, however, the lack of sufficient masons forced a change. The style was Spanish, the young Merrick having observed in trips through the West Indies and to Cuba that this type had been evolved for all-year residence in tropical countries.

To him, as he began the moulding of Coral Gables, George Merrick drew Denman Fink as artistic adviser and Phineas Paist as architectural director. These were the first of a large group of nationally known architects and artists who were to have a hand in the production of the hotels, homes and business district of that city.

Ever a naturalist at heart, Merrick already was making the place "blossom like the rose" and 100,000 trees and shrubs were taking root. The original grapefruit and orange groves were maintained as much as possible, and even today, where the trees have received any care, they bear profusely.

Around Merrick in the winter of 1924 were the principal figures of his development. There was "Doc" E. E. Dammers, who was real estate counsel for Merrick and first mayor of the city. In full page advertisements he predicted that in eight years the center of the metropolitan Miami district would be west of Coral Gables. He died as his dream of empire stretched north, not west. There was Telfair Knight, first president of the Bank of Coral Gables, and chief financial lieutenant to Merrick. There was Stafford Caldwell, who had come down from north Florida to become assistant general sales manager.

F. W. Webster, Miami Goodyear manager today, had quit the telephone company to become executive manager of Coral Gables, after opening an exchange there with 300 initial customers. Alexander Ott, probably the best showman south Florida has, was made sports director of Venetian Pool, newly opened.

In the new Coral Gables Country club, Jan Garber and his orchestra made many a heart flutter with "When the Moon Shines in Coral Gables," one of the theme songs of the boom. Pete Desjardins was showing the patrons of Venetian Pool how he won second in diving at the Paris Olympics. Five-year-old Jackie Ott, now a student at Miami Senior High school, was back from appearing with Bert Lytell in the motion picture, "Born Rich," and was continuing his sensational (for that age) diving and swimming. Ann Booker was another of the young stars of that pool, the girl who came home not long ago to die with a broken back, price of high-diving fame in Vienna.

Cyrus F. Wicker returned that fall from Spain and Morocco with 100,000 pieces of Spanish tile for the houses and buildings. New construction worth $4,696,000 was going up, including the Casa Loma Hotel, the bank building, the old post office and the

administration building of the Coral Gables Corporation, where Sam's filling station, the new post office and the new George Merrick offices hold forth today. The million-dollar entrance gate at Douglas and S. W. Eighth street was yet to come, but plans were even then drawn for additional hotels, in which were to be housed the thousands brought to Coral Gables from Northern cities by busses, by special Clyde Line boats and Seaboard Air Line trains.

Coral Way at that time extended east as a street only to Douglas road. It was made a white way from Douglas to Le Jeune road, and late in 1924 Merrick began to cut the present Coral Way through toward Miami, to join with Third avenue. It followed a path beaten long before by Indians into the trading post of Fort Dallas, and later followed by early tourists eager to see the vast Merrick groves.

As the year 1925 opened, Merrick was putting down the rails for the Coral Gables street car system which he had to extend from a point on Flagler street in Miami out to Ponce de Leon bouvelard and then around a loop within Coral Gables. The swan's neck curve in the boulevard as it goes from Tamiami Trail to Flagler street was caused by Merrick's inability to buy his way straight through the Stadler grove, which was then being subdivided. The rapid transit line down Coral Way, put out of business by a storm last November, was joined to this system by Merrick during 1925.

Originally 3,000 acres, the Merrick development was to grow to 10,000 acres at the peak, reaching far down to the bay and surrounding Coconut Grove. The Coconut Grove section was put on sale about this time at $1,290 a lot and up. Announcement of the new Biltmore Hotel and Country club was followed by the opening of several sections near it, in the Country club district. The Crafts section south of Coral Way and east of Ponce de Leon boulevard was being reserved for a colony of artists and craftsmen.

In Miami W. E. Walsh and Frederick Zeigen were talking about an open-air university, to whose palm-shaded classes some 20,000 students might come. Such conversation later was translated into the University of Miami, in Coral Gables. Gen. Gerardo Machado, newly-elected president of Cuba, was visiting Alberto Ruiz in Coral Gables, awaiting his inauguration and the "Tragedy of Cuba."

Sightseeing boat excursions from Elser Pier down the bay and up the Coral Gables canal were preliminary to the "40 miles of inland waterway" with which home-makers were soon to be lured. Sales amounting to $10,613,854 had been made in the first 10 months of 1924. George Merrick, returning late in the fall of 1924 from a financing and sales trip to New York, hoped to do better the next year, but even he, dreamer that he was, had no conception of the fantastic heights to which he was to lead his followers in 1925.

Today, nothing but pride plays on the face of George Merrick as he talks of Coral Gables. It is turning out as he planned it 20 years ago, a city of homes. His hair is white, and the recent years have not dealt kindly with him, but the great frame which

was hardened on the rocky groves of his father has not drooped. He, like his city, has had to change his sights a little, but he's still there on the firing line.

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The return of Calvin Coolidge to the presidency of the United States with the largest Republican majority in history was like a spur on a fresh horse to the Florida real estate market. Dull and uninspiring even in the hour of his great triumph, President Coolidge somehow opened the spigots of national buying to a golden flow that was to continue until 1929 dried it up.

Several other factors gave Florida new headway in November, 1924. John W. Martin, thrice mayor of the bustling city of Jacksonville, was elected governor to replace Cary A. Hardee, conservative small-town banker. Martin was elected on a promise to build highways, then the crying need of the state.

In these same November elections Florida changed her constitution to prohibit income and inheritance taxes, in a frank bid for wealthy immigrants from other states. She also voted for a reapportionment of the legislature, giving south and central Florida more representation, Dade county three representatives instead of one.

The very air was electric with promise of good times. The stock market soared, with men rioting in their scramble for stocks. General Electric hit 300. Alfred E. Smith was governor of New York. Franklin D. Roosevelt was fighting for his life in the warm waters of a Georgia spring. The Miami Herald sent Paul D. Mason to open a Jacksonville office and report on the steady stream of important men and women coming through that single entering gate, bound for Miami. Fred L. Weede of the Miami Chamber of Commerce also opened a Jacksonville bureau. On one Sunday The Herald advertised for sale real estate worth $17,650,000.

Gov. John W. Martin

In the middle of December the Simmons Holding Company sold 2,170 acres north and west of the old Dixie highway for $1,085,000, the largest sale in Miami since the original formation of Miami Shores, which the tract adjoined. The Donnelly Realty Company, buyers of the Simmons tract, refused $3,000,000 for the property at one time, with $1,000,000 in cash, finally saw its

values dwindle into 1927 and 1928. The tract lay between Opa-Locka and Biscayne park, along the Biscayne canal, and part of it is under development now as Brandon Park. Associated with J. P. Simmons in the venture were John Brand and E. W. Bebinger, newly located at that time in the Gramling building on Flagler street under a 99-year lease at $44,000 a year.

After a visit and the proper build-up, John McEntee Bowman, principal figure in the great Bowman-Biltmore chain of hotels, announced at a banquet for civic leaders and newspapermen that he would build a $10,000,000 Biltmore Hotel in Coral Gables. George E. Merrick was to be associated with him. The hotel was to be started in January, to open the following year. It was the fate of the Biltmore to go up in the face of ruinous prices and a building material embargo and to open as the boom collapsed. New Orleans bondholders of the hotel finally found an answer to their prayers for succor in Col. Henry L. Doherty, whose organization has concluded its third year of successful management.

Gov. Cary A. Hardee cut the ribbon that opened Gandy bridge, linking Tampa and St. Petersburg, under the admiring gaze of 16 state governors accompanying him on a tour of Florida. A crowd of 75,000 viewed the ceremony, as the longest toll bridge in the world eliminated a 60-mile drive between the two principal cities of the West Coast. The governors came on then to Miami, were properly feted, left singing its praises. We did things up right in those days, with a bottle of Scotch under every pillow and cases of champagne and sparkling Burgundy at every banquet.

Fulford-by-the-Sea was beginning its herculean feats of publicity with double-page advertisements from M. C. Tebbetts, president of the Florida Cities Finance Company, declaring that the ultimate cost of the project would be $60,000,000. He addressed the Miami Ad club on "Truthfulness in Advertising," was duly applauded.

This development is only a memory today, along with Fulford University and the million-dollar auto speedway. Its name has been changed to North Miami Beach.

Another monster development was that of G. Frank Croissant, late of Calumet City, who acquired 1,193 acres south of Fort Lauderdale for $1,250,000, began Croissant Park with ornate gates and wide streets. Opening sales the last of December were announced as $3,184,000.

George H. Earle, jr., president of the Pennsylvania Sugar Company, was fighting desperately against the issuance of $1,770,000 in Dade county bonds, part of which was for extension of the Tamiami Trail, then only a stub out 15 miles or so beyond the present Miami limits. Earle, father of the present governor of Pennsylvania, insisted the Trail would flood his land unless many openings were cut. He was joined by W. I. Evans, young attorney then beginning the Everglades fight that was to last nearly a decade. The

Pennsylvania Sugar Company was described by Fred Weede as "the biggest industry in this section" and there was a disposition on the part of some to stop the Trail rather than to endanger the sugar company "and put its $5,000,000 investment in danger."

Citizens protested bitterly against green fees on the municipal course being hiked from 75 cents to $1.50. T. W. (Tubby) Palmer, then a noted player and member of the city golf board, admitted rather brutally that the increase was planned "to keep the dubs off."

The largest all-cash sale in Miami up to that point was when Val Duttenhofer, shoe manufacturer of Cincinnati, bought the Clyde Court apartments for $500,000 from the Sailors brothers, who had built it in 1917. It was named for Clyde Sailors.

H. H. Mase paid $200,000 for the Gralyn Hotel about this time, the owner having been O. B. Sailors. Built in 1907, it was originally named the Everglades.

Heavy rain in north Florida isolated Miami for two days. Claude C. Matlack hinted darkly that "influences" were holding back the building of the Dixie highway. W. S. Maxwell, secretary of the Miami Motor club, finally reported it was possible to get through the Dixie from Jacksonville to Miami by daylight only. The other route, over the Conner's highway, south from Okeechobee around the east side of the lake, was made passable with the help of J. W. Young's Hollywood equipment. Conner's highway, costing $2,000,000, was just opened, linking West Palm Beach and Okeechobee.

Hollywood started the fourth miniature golf course in the United States. Ernie Seiler became head coach at Miami High school and the football team began to improve. James E. Ingraham, president of the Model Land Company, a Flagler subsidiary, died in Atlanta. The present Ingraham building was named for him.

CHAPTER FIVE

LUSTY south Florida had outgrown its public utilities early in 1924. The American Power and Light Company answered the demand for outside capital and first moved into Miami in March with the purchase of the Miami Beach street railway and the electric plant at the bend of the county causeway. On this and later acquisitions it was to spend many millions for expansion and improvements, which only mountebanks during the depths of the depression contended were superfluous.

Purchase of the Miami Beach Electric Company by this great utility system was followed by double tracking across the causeway between Miami and Miami Beach, where the viaducts then were being doubled in width by the county. George C. Estill, who today holds the presidency of the Florida Power and Light Company, was head of the Miami Beach system when it was taken over from the Carl G. Fisher interests.

On the day when Calvin Coolidge was elected president of the United States the American Power and Light Company announced it also had bought the Miami Electric Light and Power Company from the Flagler estate, of which William R. Kenan, jr., was trustee. This small utility system was started 28 years before with a Diesel engine in the old Royal Palm Hotel, an engine that frequently required the combined muscle of many of the townspeople to start.

With the announcement came the further disclosure that American had bought the Southern Utilities Company with plants as far north as St. Augustine and Palatka and extending over most of the eastern part of Florida. The whole system became the Florida Power and Light Company on December 28, 1925, when S. R. Inch was made the first president. H. H. Hyman, eight years with the M. E. L. & P. Co., was made general manager of the southern division and Estill became general superintendent. In that same year Joe H. Gill came to Florida from Texas and was made vice president and general manager. He succeeded Inch to the presidency in the trying days of the depression.

As 1925 dawned the giant generating plant at Davie was yet unbuilt. The principal sources of power were the Miami river plant of the old company and the causeway plant at Miami Beach. Three substations, at Buena Vista, Coconut Grove and Little River, were constructed for $75,000. The two power plants were joined by cable, and high tension lines were laid up the beach and out to Hialeah. The white way on S. W. Eighth street from Miami avenue to Fourteenth street was started. The first street car was run down the new Second avenue line.

The Miami Gas Company was the second of the major utilities to be absorbed by American Power and Light. It was taken over from the St. Louis Central Power and Light Company, which

held it only briefly after it got too unwieldy for the receiver, George Moore, the father-in-law of Banker James H. Gilman. The plant was started in 1906 by Howard M. Van Court, who operated it until war prices forced the company into receivership in 1919.

The new owners spent $650,000 in 1924, adding to the equipment and extending feeder lines through the north and west part of Miami, the pipes going down as the city paved the streets. A million dollars followed in 1925 and in 1926 the gas company expenditures rose to $1,500,000 as building created new demand.

But this was small change compared to the amounts required by the power company. About $1,250,000 was spent in the dying months of 1924, about $6,500,000 in 1925, and $28,000,000 was poured into Florida by American Power and Light for its new company in 1926. This 1926 budget was the largest construction program ever carried out in the United States by a single operating company. Shades of "Brewster's Millions!" In one week the company spent $1,700,000. The Davie plant, built in 1926, cost $5,000,000. Every source of telegraph poles from Texas to the Atlantic seaboard was sending its products into Florida. The railroad embargo forced the company to charter its own ships, and George Estill recalls today that nearly 10 per cent of these poles were lost as barges unloaded at sea the vessels shut out from the blockaded Miami harbor.

The South Atlantic Telephone and Telegraph Company began in 1924 to find its resources too limited to meet the demand. Frank B. Shutts, the president, had addressed a public hearing and received a favorable vote to increase telephone rates to permit expansion. But even that unprecedented response was not enough. Southern Bell, with its farflung facilities, took over the South Atlantic just before the new year broke, on December 6.

Amid much public impatience, the redwood water mains were connected in January, 1925, and soon after pure and unsalted water flowed through the mains of Miami and Miami Beach. Other localities, such as Coconut Grove, previously had established their own water systems. The town of Buena Vista was incorporated, said T. V. Moore, especially to obtain adequate drinking water, and incidentally to escape "heavy" Miami taxes.

Water storage tanks at N. W. Seventh avenue and Thirty-sixth street, where Moore park later was built, were started, to hold 2,500,000 gallons. Miami Beach began a 500,000-gallon storage tank.

Other utilities were on the move. Radio Station WMBF, whose call letters were translated by effusive announcers into Wonderful Miami Beach, Florida, was installed that winter in the new Fleetwood Hotel by Jesse Jay, son of Webb Jay, auto vacuum tank inventor. It was licensed as the most powerful station in the United States and was the forerunner of WIOD, which the younger Jay later set up on Nautilus island.

The Tropical Radio Telegraph Company, subsidiary of the United Fruit Company, let a contract for $237,000 to build the 437-

foot aerials at its station in Hialeah, the equipment which fared so badly in the hurricane two years later.

The city of Miami that winter decided to "radiocast" the nightly concerts of Arthur Pryor, who had returned for his eighth season of band concerts in Royal Palm park. Fred Mizer of the Electrical Equipment Company was to handle the radio work. Who can forget the heart-tingling voice of Rachel Jane Hamilton, soloist with Pryor, as she sang "Holy Night" to 6,000 children on Christmas eve, or "Dixie" or "Way Down Upon the S'wannee River"?

It was sweet, that is, unless a seaplane was warming up its motor on the near-by bay front, or one of the planes was swooping down over the bandshell with a mighty roar. The Miami Beach city council finally passed an ordinance to keep aviators from spoiling the Lummus park concerts. The conflict in Miami between aviation and aesthetics vanished with the new Bayfront park and the coming of more mature aviation.

Miami was preparing then for her future greatness in the air. Congress enacted a law allowing the post office to contract for carrying air mail at 10 cents an ounce. The government had tried unsuccessfully to run the mail across country through the winter, on planes equipped with skiis. Congressman Joe Sears announced from Washington that an air mail line from New York to Miami might be obtained.

Francis M. Miller and some air enthusiasts formed the Miami Chapter of the National Aeronautical Association and laid plans to get the 1926 international air meet for Miami. The association asked Dade county for a landing tract preparatory to seeking an air mail line into New York. The Greater Miami Airport Association, which has been responsible for most of Miami air meets, was not yet born.

Edmond David Girardot, who called himself an airplane manufacturer from England, told Miamians that he would manufacture $2,000,000 worth of planes here in 1925, and would establish a line to Cuba. Two great dirigibles, the Shenandoah and the German ZR3, excited the ambition of those who ultimately got a dirigible base located here—after both these ships of the air had been destroyed. The ZR3 was being flown to the United States, which had purchased it from Germany. The Shenandoah was just completing a cross-country flight.

Edward S. Huff, inventor of the magneto used on 4,500,000 Ford automobiles up to that time, was thrown out of court when he sued Ford for royalties. At his home in Miami, he was told that his action for $10,000,000 came too late to be entertained seriously.

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In a Florida land boom there was advertising enough for any kind of publication, even a tabloid. The addition to the population of restless people in a strange setting provided the soil in which a sensational press could exist. In 1924, as now, Miami was

open for the temporary "white mule" jolt of the tabloid.

Cornelius Vanderbilt, jr., who turned informer on his own social set, arrived here unheralded one drenching night in October, 1924, when more than eight inches of rain fell in 12 hours. It was a memorable downpour, flooding the sidewalks knee deep, filling the nearly completed Kress basement in Flagler street, short-circuiting power lines and stopping nearly every automobile that tried to brave it.

In The Herald office when young Vanderbilt appeared, work was going on by candlelight until electrical connections could be restored. He was a sensation five minutes after he walked in. For he promised that he and Barron G. Collier, advertising magnate and owner of 1,700,000 acres in Lee and Collier counties, would build a railroad through the Everglades from Miami to Fort Myers and would start a steamship line from Miami to New Orleans. Collier previously had proposed one-day passage to Nassau on his Florida Interisland Steamship Line.

In those days the name of Cornelius Vanderbilt still was linked in the public mind with the family's wealth. He published two tabloid newspapers in California and was held likely to make money in his own right. He was 26 years old.

He even went so far that rainy night as to declare that 200 miles of steel rails and six locomotives already were loaded for delivery to the Florida Navigation and Railroad Corporation, headed by Collier, who controlled the street car advertising of the nation. Vanderbilt estimated that $2,000,000 would be spent on the enterprise. Only Collier's word was needed, he declared, to start the actual railroad construction. The word never came.

But a month after the Vanderbilt arrival, while Miami was still buzzing about the incipient railroad, Vanderbilt announced he would start a tabloid in Miami, and he began to advertise a prize of $1,000 for a name for the new publication. While waiting for the name to materialize he occupied himself in soothing the chamber of commerce with stories about what he and his friend, Barron Collier, soon would be doing. Incidentally he got numerous citizens interested financially in his newspaper venture.

In between times, when he was not motoring at high speed back and forth across the continent with a companion and financial adviser, John W. Brodix, Vanderbilt was penning pieces for his California papers that had an inimical effect when reprinted here. Chiefly he "panned" the Florida climate and expressed the view that Miami real estate values were "inflated." A particularly apt touch was the statement that "it's dangerous to go swimming here (Miami) because of the sharks rushing through the foam," and "it's hot-hot-hot, just as though the ocean were boiling at midday." Such expressions, duly recorded in the Miami press, caused Vanderbilt to explain that he was suffering from a bad cold and was not really himself when he wrote the offending articles.

The Vanderbilt newspaper, called The Illustrated Daily Tab, began publication January 12, 1925, with 40 pages. The front page

carried the picture of the winner of first prize for the name, Mrs. Floris Lambert, shown starting the presses. The plant was in the former home of the afternoon Metropolis, just east of the Central fire station on Flagler. The Miami advisory board consisted of J. O. Harley, Lon Worth Crow, E. C. Gaunt, Clarence M. Busch, C. C. Ausherman and T. B. C. Voges. The national advisory board of Vanderbilt Newspapers, Inc., was headed by Alfred I. duPont, who recently died at his Jacksonville estate.

The Tab tried all the tricks of the tabloid press to gain a foothold and while business was on the upgrade, of course, it held both advertising and circulation. It began to fade, however, in February, 1926, and on June 16, 1926, it vanished with the announcement that E. A. Inglis, then a real estate operator and now an official of the First National Bank, had been appointed receiver.

Vanderbilt passed quickly from the Miami mind and the sensationalism which his kind of paper retailed left only a dark brown taste in the public mouth. He is chiefly recalled as a pretender, trying to use his tabloid to compel respect, and failing. One outgrowth of his efforts was the increased use of local pictures in The Herald, decided upon by O. W. Kennedy, the managing editor, as a policy which has remained to this day.

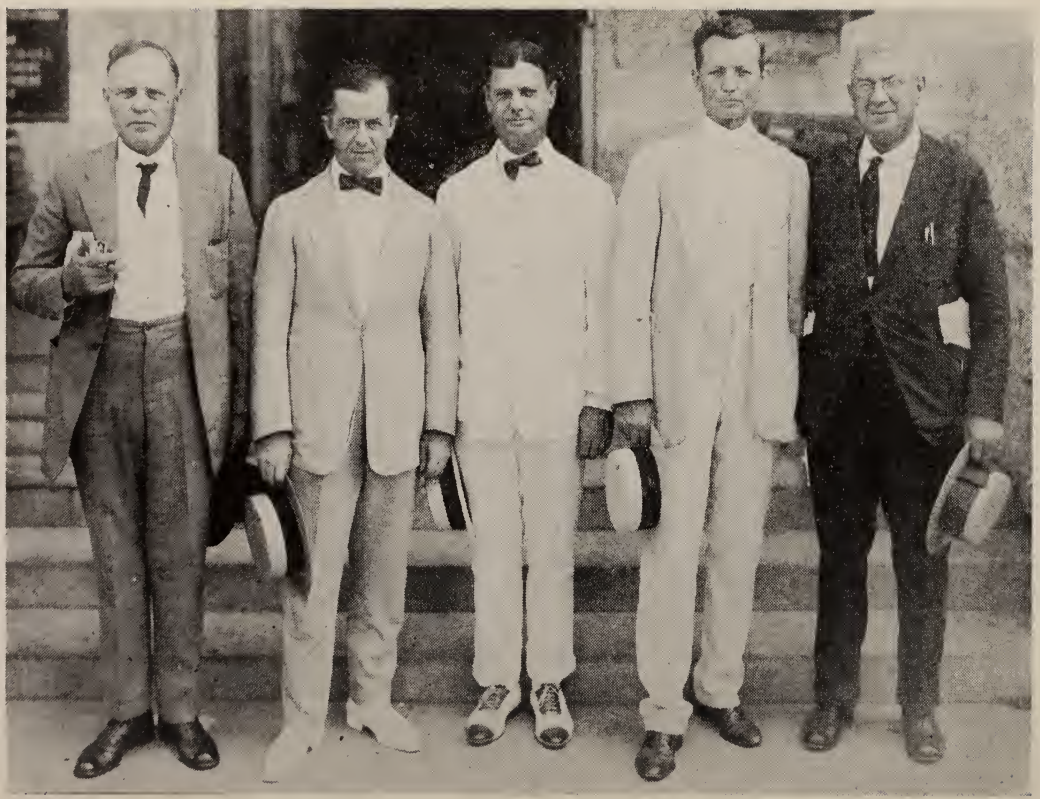
Another boom journalistic product was the afternoon Miami Tribune, recently reincarnated into the tabloid daily of the present prosperous period. It is a far cry from the scholarly efforts of Clayton Sedgwick Cooper, first editor of The Tribune, to the current output under The Tribune name.

The Miami Tribune started early in 1924 with N. B. T. Roney as its first backer. Mr. Cooper, today president of the exclusive Committee of 100 at Miami Beach, occupied the editor's chair and Leo F. Reardon was president of the publishing company. It had its plant in the two-story building in First street north of the courthouse and carried the designation, "The People's Paper," at the masthead. It was gentle, readable, but never able to overcome the commanding position in the afternoon field of the News-Metropolis, acquired by James M. Cox of Ohio from S. Bobo Dean, long-time foe of Florida East Coast domination in local politics.

R. M. Monroe, now handling advertising and publicity for the city of Coral Gables, ran a widely read column in The Tribune under the title of The Lyre. Frank P. Fildes succeeded Mr. Cooper in charge of The Tribune and through 1925 it seemed to prosper.

The chill winds of November, 1926, withered The Tribune to tabloid size, and in February of the following year it shrank to a weekly, ceasing publication entirely in August, 1927. Subsequently the name was reborn on Miami Beach on a weekly schedule and became a standard tabloid daily in November, 1934.

These publications, with such exotic flowers as Miami Life, under Wen Phillips and Fred Girton, helped The Miami Herald write the saga of the boom. But none of them, not even The News with its one 504-page special, could approach The Herald's lofty place at the very top of the world's newspapers.



. . . famous Miami banker city commission which reassured boom-seeking capital: C. D. Leffler, James H. Gilman, E. C. Romfh, J. E. Lummus and J. I. Wilson.

CHAPTER SIX

BREAKING up of some famous old groves around Maimi into subdivisions was a minor tragedy of the boom. The groves were destroyed, and for the most part the lots remaining still are nonproductive.

This process of subdividing citrus and avocado groves took a decided spurt late in 1924, as the bidding for acreage overtopped the yield from producing trees. One of the largest to be cut up was that of T. A. Winfield, on the bay at Seventy-ninth street, which became Shore Crest. Twenty-eight years before, Mr. Winfield had started his trees at a place then considered far out in the country. He prospered and took an active part in Miami community life. His grove was noted for having the largest avocado tree in south Florida. Forty-one Shore Crest lots were sold on opening day for $132,750, and that was long before the Seventy-ninth street causeway was born.

The George B. Cellon residence on N. W. Seventh avenue, south of Thirty-sixth street, a dignified square stone house set amid spacious grounds and protected by stone walls, today is about the only reminder of the extensive holdings in that neighborhood which made Mr. Cellon one of the largest growers of early years here. The house resisted all the advances of the boom, and still has a somewhat belligerant look, as though it suspected every spectator of being a designing speculator.

Part of the former Cellon grove became Suwannee Park late in 1924, put on the market by Ralph Bullock. The Frank P. Kennedy estate on West Flagler street was closed and subdivided by John B. De Voney under the name of Tierra Alta. Davenport & Rich began their first subdivision, Seville, on N. W. Seventeenth avenue. Mrs. Alice Baldwin sold 10 acres of her old homestead on N. W. Twenty-Sixth street and Seventh avenue to Charles Z. Allen for $25,000. One street north was The Hub, where C. Dan Wallace was advertising lots at $1,500, "in the center of all social and commercial activity."

D. L. Hartman, "strawberry king" of Dade county, was still at his plow among the fertile acres on the present north boundary of Miami where he had, according to his own statement, amassed a healthy profit in 1923 from eight acres of strawberries. Booms

E. E. (Doc) Dammers

then held no thrills for him. Joachim Fritz, Bavarian dairyman whose cows once ranged over an extensive acreage in the northwest section, was in the real estate business. His home was on the site of the present unfinished Fritz Hotel, in whose empty corridors and silent rooms laying hens and mushrooms are the only paying guests. Last reported running a hotel at Silver Springs, Joachim Fritz helped write boom history around and beyond the Allapattah section, where he located when he first arrived in south Florida, on foot, from Baltimore.

From his former dairy company we got such names as Melrose Gardens, not far from the hotel, which sold late in 1924 for $45,000. E. D. Noe & Son began selling lots in near-by Melrose Heights, with the promise that a street car line would run out Thirty-sixth street "soon."

Curtiss-Bright opened their new Country Club Estates, the present debt-free city of Miami Springs. John A. Campbell started Paradise Park at N. W. Twenty-seventh avenue and the Miami river, euphemistically described as "near the center of town." Two 80-acre tracts north of the new race track in Hialeah were sold for $120,000; Dr. C. E. Tumlin paid $100,000 for 120 acres north of the track. Five acres on the railroad near Arch creek brought $10,000. R. R. Bailey, former California developer, paid $250,000 for 6,270 acres west of Davie, and in 1936 may still be found fighting to get agriculture out there free from the menace of water or drouth.

The community of Little River decided at that time not to incorporate, waiting to see if Miami would annex the territory. The meeting which reached this money-saving decision was presided over by S. P. Robineau, who had returned to Miami after the war and his invention of the antiseptic, Zonite, to practice law and invest in real estate.

The corner at Miami avenue and N. W. Twenty-seventh street was bought for $40,000 by T. J. Fletcher and J. C. Johnson, who started an ice factory there. J. Ovid Brooks reported that the Masons had bought property at N. E. Second avenue and Twenty-first street for $85,000 and planned to construct a temple at a cost of $750,000. This seems to have been a promotion dream, as no construction of the kind took place. Webb Jay acquired three and a fraction acres on the bay in Lemon City, south of the Tee House Plantation for $60,000.

Everyone, it seemed, wanted acreage to subdivide, but this was only a taste of what was to come a few months later, in the spring of 1925. The tide of subdividing ran west even faster than north, until the swamp lands of the Everglades stopped the builders of sidewalks and ornamental gates. The forlorn settlement of Sweetwater, 10 miles out on the Tamiami Trail, is proof that even muckland couldn't halt some enterprise, for sidewalks and Spanish houses sprang up there, too.

The first subdivision in Miami, as we know, was started by B.

B. Tatum, on the west bank of the Miami river and named Riverside. He built a bridge on the site of the present Flagler street span to get to his new development, "away out of town," as he described it. By the end of 1924, however, subdivisions were blossoming like mushrooms around the junctions of Red Road with Flagler street, S. W. Eighth street and Coral Way, six miles west of Riverside.

Miss Mabel Hammond, probably the outstanding woman developer of the boom, paid $152,000 for 40 acres on the southeast corner of W. Flagler street and Red road, on which the Hammond Realty Company opened Flagler Terrace, and 10 acres across Flagler street on which Westgate was laid out. The corner was described as Miami's busiest transfer point of the future. Two years before, this property had been bought for $28,000. It was part of the extensive holding of W. R. Comfort, whose Seminole Fruit and Land Company had acquired it nearly 40 years before for $2.75 an acre.

With these two subdivisions and Winona Park, west of there on Flagler, the new addition to Winona Park across the canal, and Normandy Beach, Miss Hammond directed the development of 450 acres during the boom. As Mrs. Walter Sielin today, she recalls that she arranged to have the building restrictions on Flagler Terrace removed by 1935 to permit the construction of skyscrapers, as she didn't want to feel that she was impeding the growth of Miami.

Miss Hammond was handling a man's job before she could vote, managing the public utilities in two Indiana towns. She came to Miami on a visit to Mrs. Tom Norfleet in 1916, and remained to set up the first tax books in Broward county. During the war she was engaged in clerical work at Chapman Field, and later in Fort Benjamin Harrison.

Following the armistice, Miss Hammond worked for T. J. Pancoast in the development of the upper beach, and her father located a real estate office on Fifth street at Miami Beach when only the post office and the Miami Ocean View Company building fronted on that street. Her experience in real estate was turned to more ambitious use when she put Normandy Beach on the market for Henry Levy, and when she later induced Mortimer Gryzmish and Henry Levy to see the vision of a causeway at Seventy-ninth street and they bought the two Normandy Isles on which the present causeway lands. These islands in upper Miami Beach were bought first by A. P. Warner and Mead Brothers through Miss Hammond for $55,000, and sold by her to the actual developers the following year, 1923, for $250,000.

Getting back to Flagler street, we find Flagler Lawn springing up as a neighbor to the Hammond subdivisions, with lots priced at $1,000 and up. Flagler Manor came into being near-by.

Farther south, at what for many years has been known as the Wildcat corner, Red Road and Tamiami Trail, J. H. Pearlman paid $300,000 for 100 acres of the southwest quarter. "Doc" Dam-

mers increased the vogue out there with Central Miami. "Get a laugh out of this," he advertised. "In eight years the central part of Miami will be west of Coral Gables." One of the last frontiers was Coral Way Park, at the end of Coral Way and Red Road. F. B. Miller & Co. started lots there at $700 each. Recently building has been resumed even in that area.

Coral Gables had a competitor for the yacht trade in Flagami, at the western entrance to Miami, where Flagler street curves around to meet the Tamiami Trail. The boat Colonel actually carried 200 passengers from the bay up the Miami river and through the Tamiami canal to Flagami, and the price of lots at once rose 50 per cent. The developers were agitating for a whiteway belt from Flagler to the Trail, and planned the hotel which today is the first major building to meet motorists coming from the west.

Brooklawn was sired by Lee & Brooks, Inc., on S. W. Twenty-second avenue. Tatum Brothers paid $200,000 for Coral Nook, 25 acres between Twenty-eighth and Thirtieth streets on the Trail. Vedado, south of the Trail and still enjoying its own water system, was advertised by Warren Brothers as having a whiteway on every street—lots from $2,500 to $5,000. The present town of South Miami was started on 1,600 acres under the nursing of J. R. Clute and associates. Even Fred W. Pine was president of a real estate company and for the time being allowed Herman Swink to be county solicitor.

All of these subdivisions, and many more, remain today, some emaciated and rattle-boned, others prosperous, all inviting building as Miami takes up the march which those busy promoters foretold. Many, of course, never did hold any promise. Such as the development of Flamingo, in which a lot was given away by Walter R. Early for each five-year subscription to the promised publication "Happenings in Florida." Flamingo was vaguely located as between Kissimmee and Orlando. Many other such free offerings were made, the catch being that the sucker was expected to pay $15 or so for an abstract of title. The lot and abstract together usually cost the promoter about $5.

There was Wyldewood Park, between Miami and Dania, built around a "$2,000,000 banyan tree." The price of the tree remains a mystery to this day, but the tree is still there, by the side of the new Federal highway. Royal Palm Estates was an early blooming monstrosity. It was south of old Royal Palm park, below Homestead, and its principal claim to distinction was the boast by its promoters that 10 railroad tracks soon would run from Jacksonville right into Royal Palm Estates.

Okeechobee was being boomed as the "Chicago of the South" by Charles L. Henck Company, whose salesmen were able to point to undoubted investments in the Everglades making this appellation not so bizarre. Brown Company of Portland, Me., was trying to get water control on 70,000 acres of muck in Palm Beach county

to grow peanuts for paper blanching. W. J. (Fingy) Conners was building a sugar mill near his newly opened toll road from Okeechobee to Twenty Mile Bend, along the eastern shore of the lake. Barron G. Collier had bought his vast empire in what is now Lee, Collier and Hendry counties, and was pushing the Tamiami Trail south from Fort Myers. Henry Ford, Senator Coleman duPont, the Van Sweringen brothers of Cleveland, Harvey S. Firestone, J. S. Cosden, the oil magnate, the Pennsylvania Sugar Company, all came to financial grief bucking the Everglades, but they were full of hope and flushed with money then. The city of Okeechobee at the key point for Everglades commerce was not without promise. The promises simply were too good.

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The lack of an adequate courthouse and consequent delay in handling the clerical work of the boom contributed somewhat to the fever heat to which the boom ultimately rose. Even in the fall of 1924 the two-story stone building, which had served as the seat of county government for 20 years, was considered much too small.

The county bar association and the grand jury made formal statements demanding a new courthouse. J. W. Carey, chairman of the county commission, finally headed a group to make definite plans for a building, which Mitchell D. Price believed should not exceed seven or eight stories. Unhappily they started too late. Long before the present 27-story county-city obelisk reared its head to become the tallest structure in the South, the machinery of courts and clerks was badly clogged.

Business establishments sprang up that winter like toadstools after a rain. The $1,500,000 El Comodoro Hotel opened with S. D. McCreary, recently Miami safety director, as manager, and T. R. Knight's Tamiami Bank on the main floor. The Bank of Allapattah had opened in the northwest section with County Judge Frank Blanton as president.

John Seybold, pioneer bakery owner, let a $1,000,000 contract to add eight stories to the Central Arcade, known today as the Seybold Arcade. A four-story addition to the Bank of Bay Biscayne was nearing completion, but the present 13-story building was not planned at that time. The Vanderpool building on S. E. First avenue was finished. The Vail Arcade on E. Flagler street was being pushed to four stories at a cost of $120,000 to house the Hirsch-Fauth-Harrison Furniture Company. Fulford-by-the-Sea was spending $20,000, a mere bagatelle, to enlarge its Flagler street offices, and the Hollywood Land and Water Company put extensive additions to its Flagler street showrooms as the Young organization began its third year.

W. M. Burdine's Sons Company was finishing the six stories of what was then, as now, the finest department store in the South. Plans for a $500,000 Y. W. C. A. downtown were approved by business men, but the building never took form. David Letaw sold his Flagler street drug store at a reported price of $50,000 to Liggett's

and his son, Harry, who runs a drug store in Coral Gables today, was sent to an Atlanta medical school.

The Miami Tire Company built a $250,000 plant on N. E. Second street.

A. A. Ungar had come to Miami from Atlanta in 1919, and was joined here the same year by M. S. Altmyer, a native of Georgia, who had lived for some time in Jacksonville. The Ungar-Buick Company grew from the activities of these men, and late in 1924 the present plant of Ungar-Buick was opened at a cost of $100,000. In a bid for the downtown dining trade, F. D. Van Vechten started the Marine Roof Garden atop the Professional building with one of those boom breakfasts which were supposed to begin at 9 o'clock but rarely produced food before noon. Freeman & Sons built their $50,000 garage in Buena Vista. "Pop" Groover of the Groover-Stewart Drug Company put a $25,000 addition to his plant. Thomas J. Peters began the $150,000 Halcyon Arcade west of the Halcyon Hotel, "to supply the great demand for shops and offices on Flagler street."

Harvey A. Seeds Post of the American Legion decided to build a $100,000 home on Eighth street and the bay front, on the site of an old hospital the post had acquired. The post stayed there 10 years, moving recently to the new home in the Tee House Plantation tract, one-time pride of Billy Ogden and later owned by Ed Ballard, on the bay at Sixty-fifth street. The present tax collector, Harry Goldstein, had just succeeded Cliff Reeder as commander of the post, late in 1924.

The Hassell-Dupre apartments were constructed at this time where Flagler street jogs at Seventeenth avenue, costing $175,000. Abe Aronovitz and Leon Lischkoff paid $100,000 for a building at N. W. Fifth street and Second avenue. The East Coast Jobbing House, founded 40 years before in Key West, opened on N. W. Third street with Louis Wolfson as president and Mitchell Wolfson as general manager.

The Railey-Milam Hardware store celebrated its fourteenth year in Miami, partners being F. G. (Pat) Railey, Marcus A. Milam, Gaston Drake and R. M. Miller. Railey, Milam and Drake also were together in the Milam Dairy and the Drake Lumber Company.

The Midtown Realty Company took a 99-year lease on the Cheatham and Meeks block, across Miami avenue from Burdine's, at an annual rental of $65,000. The property had been leased earlier in the year by the owners, J. H. Cheatham and Carl Meeks, to David Afremow and B. F. Schoenberg. After the boom, of course, the owners got it back.

The wonder of Miami then was the Kress basement, 10 feet below water level and the only one downtown. Fred T. Ley & Co. built it despite gloomy predictions that it would be half full of water most of the time.

There were many signs that business was exceptional. The overflow of Christmas packages was so great that Postmaster Gard-

ner erected two sheds on the high school grounds to take care of it. Miami was twenty-fourth in building among the cities of the United States. Some genius for figures estimated that the city in one year used 400 miles of awning, and that 7,000 cars of lumber worth $4,000,000 had been consumed during 1924.

James Cash Penney and James Deering arrived in December, breathing confidence, the former to go to his Belle Isle home and the latter to his magnificent estate, Vizcaya. Wrote a commentator of that day: "In Miami Mr. Penney is known and esteemed for the pleasing approachability of his personality." This was some time before the City National Bank In Miami had opened and closed, and Mr. Penney's "approachability" had disappeared.

Fourteen New York bankers were brought to Miami by A. E. Fitkin Company, owners of the Pinellas County Power Company, which later became the Florida Power Corporation. They were entertained by Banker E. C. Romfh, by E. G. Sewell and Frederick J. Osius, and were properly impressed with the soundness of investments in Florida. The First National Bank held $15,049,571 at the close of 1924, and the Bank of Bay Biscayne boasted $11,000,000. The Miami Bus Company was carrying from 15,000 to 20,000 passengers a day in the 160 passenger automobiles then in use. Remember the electric shock when you reached out to grasp a jitney bus door handle on a hot day?

At Miami Beach, N. B. T. Roney was planning to spend $1,000,000 to put up the Roney Plaza Hotel. John S. Collins, who had come to the beach many years before in a fruitless effort to grow coconuts, announced that he would return to his former home in New Jersey no more. James A. Allison let a $500,000 contract to John B. Orr for Allison hospital. It was built on a made island in upper Indian creek, to insure isolation and quiet, and was later renamed St. Francis hospital. Work began on the King Cole Hotel. Julius Fleischmann planned an $18,000 clubhouse for polo friends. With 33 hotels and 80 apartment buildings, Miami Beach estimated it could care for 25,000 visitors, providing they didn't all come at once.

Up the coast from Miami, the Florida East Coast railroad finished a $1,000,000 roundhouse at New Smyrna. The $125,000 Pelican Hotel was started at Stuart with John E. Taylor and W. I. Schumann handling the bonds. The $50,000 casino at Fort Pierce beach was under way. The towns of Daytona, Daytona Beach and Seabreeze were preparing to merge into the one city of Daytona Beach. As in many other Florida coast resorts, the urge then was for a name containing "beach" or "sea" or "ocean." There was real estate gold in them there frills.

. . . tallest public building in Florida is this $2,000,000 county-city building at Miami. (inset) The old court house that served through the boom.

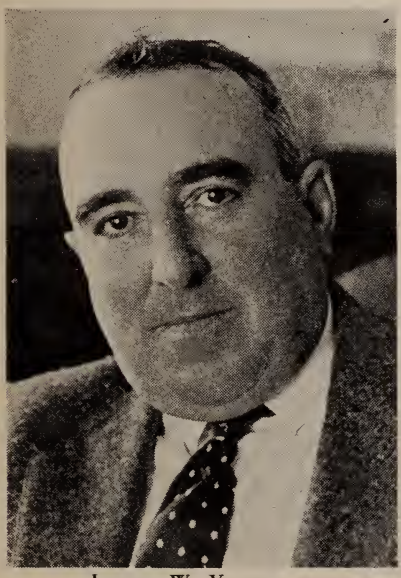
CHAPTER SEVEN

ALMOST by accident, Hollywood-by-the-Sea became a city. Its founder and first mayor, Joseph W. Young, began it as just another subdivision, but almost before he knew it he had a $20,000,000 municipality on his hands.

Young decided in 1919 that his Indianapolis crew of real estate salesmen could improve the shining winter hours best in Florida, particularly Miami, where there was some talk of real estate possibilities. Accordingly, Young bought and sold several subdivisions in Miami during 1920 and 1921, and then reached out for bigger things. He acquired most of the land for Hollywood from the Allsobrook interests of Dania in May, 1921, and started on this unoccupied pine land to construct a bigger and better subdivision, figuring that Miami soon would reach out to touch it.

His smartest move was to induce Frank C. Dickey, then a Miami Beach councilman and former United States engineer in charge of Miami harbor, to join him. Streets, sewers, sidewalks, light and water plants and other public works costing between $15,000,000 and $20,000,000 were built under Dickey's direct supervision. Probably the finest F. E. C. railroad station south of Jacksonville was put up and advertised extensively.

The first part of Hollywood-by-the-Sea, as it was then called, sold like hot cakes, and Young's next step was to fill in 1,000 acres of swamp land along the ocean and subdivide it. He had surveyed the adjoining Lake Mabel for a deep water harbor in 1923, and the rapid disposal of his pine land lots forced him to hatch his harbor idea to give added pull to the property sales on the new-filled area. Nine dredges, 300 trucks and seven steam shovels were at work in Hollywood early in 1925 as a fleet of busses began bringing customers from all over the East and Middle West.



JOSEPH W. YOUNG

Young probably was the first Florida developer to use the motor bus extensively. First, he brought clients from Miami, 17 miles away. Then he found he could lure passengers in from other parts of Florida, and finally he was running busses on regular schedule from his ornate offices in New York, Chicago and other remote cities. From 30 to 50 busses were in use, including the slightly ridiculous tallyho with its red-coated footmen. He had a cruising houseboat named the Jessie Fay, built on the Miami

river for $200,000, and devoted it to the more subtle cajoling of large investors.

The backbone of the city is Hollywood boulevard, one of the widest streets in Florida. On the western end is the former Hollywood Hills Hotel, built and opened late in the boom at a cost of $750,000 and now occupied profitably by the Riverside Military Academy. On the eastern terminus at the ocean's edge is the beautiful Hollywood Beach Hotel, which cost $3,500,000 and was opened in January, 1926.

Along the Hollywood boulevard one finds the city hall, the building of the First Hollywood Bank, the Park View Hotel, the Great Southern Hotel and the Hollywood Country club, whose removable roof and shimmy dancers were the sensations of 1925. All these and many more were built by Young as the profits from sales and resales pyramided his assets to dizzy heights. By the time the boom started to subside, he could look with satisfaction upon a city of 2,500 residences, 13 hotels, 63 apartment buildings, two schools and nine churches in addition to the business section.

It was a peculiarity of Young, the builder, that he distrusted and avoided contracts and most of this development became the personal responsibility of Dickey, who is now the city manager of Hollywood. Probably the only major contract that Young entered into cost him his city. As the boom was fading, Young cast about in desperation for some means of completing unfinished improvements so he would have something to sell. He contracted with the Highway Construction Company of Ohio to build more than $2,000,000 worth of streets and sidewalks, and pledged his tangible assets to pay for it.

Unhappily for Young, Hollywood property in 1926 could not be revived even with such artificial stimulants as the new harbor. So by 1930, the thousands of lots and other property owned by the Young interests, including the Hollywood Beach Hotel, were assumed by the creditors. These interests merged into Hollywood, Inc., on which much of the future of Hollywood rests today.

The harbor deserves special mention. The aged Gen. G. W. Goethals, builder of the Panama canal, was brought to Hollywood in 1925 by Young to make a harbor out of Lake Mabel, which was separated from deep water in the Atlantic only by a narrow strip of land. The name of Goethals was all Young wanted; he expected Dickey to direct the digging. The general never got geared up to boom tempo and ultimately departed without having added much to the harbor, except to inspire the numerous salesmen then throwing out to the public the lots surrounding the harbor site.

The outcome we can see today. But Young found the job too big for his shrinking purse, and in 1927 the cities of Fort Lauderdale and Hollywood were joined in a harbor district by legislative act, were bonded for $4,000,000, and the work proceeded. Otherwise, it was whispered at that time, Young would have fallen afoul of the United States government for using the mails to de-

fraud had he not delivered a deep water harbor as per his advertising.

Regardless of the methods or the hysteria of those days, Hollywood became a splendid community with good government dating from 1925. As evidence that it had fundamentally strong foundations, we need cite only that the First Hollywood Bank was one of the very few small town financial institutions in south Florida that came through the boom and hasn't closed since. This was the only bank in Hollywood, started by Young to finance his mushrooming companies. That it did not blow up in a cloud of ruined depositors like so many others may be laid in part to the fact that the First National Bank of Miami helped guide its course, and in part to the very obvious fact that the boom did not convert Hollywood's future into its past.

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It looks like old home week in Fort Lauderdale these days, with G. Frank Croissant, W. F. Morang, A. G. Kuhn and other giants of the boom returning to their former stands and picking up development of water front lots right where they left off 10 years ago.

Croissant Park was the largest and most spectacular of the boom exploits in Fort Lauderdale. It occupies most of the south-central part of the city and is cut by Andrews avenue, that broad roadway which angles off from the Federal highway toward the center of the business district, through wide expanses of vacant lots, past the demolished ruins of the Croissant Hotel.

Croissant was a dynamic salesman and developer. He formed Croissant Park out of 1,193 acres, bought for $1,250,000 late in 1924, and it soon was sold out. The proceeds of these sales later went into a new subdivision north of Fort Lauderdale, named "Croissantania." He labeled it "My Masterpiece" in lavish advertising but it actually was the downfall of the builder of Calumet City. After years of residence in Spain, Croissant is back at work in Fort Lauderdale development again.

Scarcely less remarkable was Lauderdale Isles, north of Las Olas boulevard, which leads out to the ocean from the heart of Fort Lauderdale. Like most of these seaside subdivisions, it was based on the "water front lot" appeal. The water front was produced by digging ditches or canals through these various subdivisions, and thereafter postal authorities could not arrest you for advertising "water front property" in the unsuspecting cities of the nation.

Lauderdale Isles is distinguished today by the bridges which hang out over the canals with scant benefit of connecting roadway on the north side of the boulevard. It was a boom product of William F. Morang & Son, following his successful promotion of Lauder del Mar, today that city's best ocean front section.

The bridges and the canals were part of a plan to produce 1,000 water front lots, by digging the canals between long strips

of subdivided land, two lots and a street in width, and joining them with the waters of the bay, the sound or Middle river. Recently most of this property has been dug out from under the jungle growth which mantled it during the depression. P. A. Wells and associates of Chicago bought nearly 700 lots in the west section of Lauderdale Isles, and H. H. Davock and associates of Detroit took over the remaining lots to the east. Some day, perhaps soon, the bridges will lead somewhere and the canals will help the lots regain some of their value.

We suggest that a shrine be erected by these developers to perpetuate the name of C. G. Rodes, West Virginian, who started the subdivision of Venice in 1925 and still is working at it. He is credited with originating the idea of making a lot more attractive by putting water in front of it. The low, marshy lands which lie between the business part of Fort Lauderdale and the sea lent themselves admirably to this scheme of development.

The late Thomas N. Stilwell was another big figure of Fort Lauderdale's boom; not so big physically as his brother Horace, but more active in real estate. In 1920 he started Idlewyld, on New river sound, still one of the best residential sections. In 1925 he put Riviera, west of Idlewyld, on the market and sold it out in 48 hours.

The years of inactivity ended in 1934 when Thomas Stilwell cleared off one of the attractive little islands south of Las Olas boulevard and got some houses started on it. Then he began on another weed-matted island, and at the time of his death last December was making notable contributions to the signs of progress. His widow is associated with Dr. Shalor Hornbeck and others in carrying on the island improvements.

The canal-in-front-of-your-door plan was carried on by Morang and E. B. Hamilton, both of Boston, in Rio Vista Isles in 1925. This development followed the shore line toward Lake Mabel, now Port Everglades, and was entirely completed in 1926, after the boom was ended. Morang's last effort of the boom was Lauderdale Harbors, around the north end of Lake Mabel. He is back in Fort Lauderdale specifically to reopen Rio Vista Isles.

Practically all of Fort Lauderdale is taking on new life. Even Chateau Park is about to awaken from its death-like sleep. Started by Harrison McCready of Miami, it occupies relatively high land in the northwest section and is being eyed today for a building program that may make it another Riverside. Only Croissantania seems doomed to perpetual rest.

Rio Vista, put on in 1922 by C. J. Hector, and Virginia Park, product of A. G. Kuhn's efforts, form substantial portions of the city's framework today. Kuhn has returned recently from a prolonged visit in Mexico City. He is a brother of Count Byron Kuhn de Proray, noted archaeologist.

The largest tombstone of the boom in Fort Lauderdale is the Wilmar Hotel skeleton, intended to be a seven-story hotel, but left

with only the frame completed when the boom began to collapse. It was owned by William Marshall, who used $180,000 in profits from land sales to start it. He was forced to stop late in 1925 and the property subsequently was obtained on tax certificate by H. R. Marsh of Miami. Recently it was announced that Robert H. Gore, former governor of Puerto Rico, has bought the Wilmar. He declared he acquired it because it is an "eyesore" and he expects to complete it.

. . . William Jennings Bryan, "Boy Orator of the Platte," standing on a runway over Venetian Pool making ballyhoo speeches for Coral Gables.

CHAPTER EIGHT

THE shimmying shoulders of Gilda Gray, shaking over the glass dance floor of the Hollywood Golf and Country club, were the sensation of south Florida as the boom got under way—sort of a fumigated mixture of Minsky's and the French Casino in a day when a fan dancer would have been locked up in jail.

Night life and entertainment was much simpler in the winter in 1924-25, with fewer people to please and less money than now to lure. The shimmy queen, born Maria Michalski, even then was beginning to show the despoiling effects of time, but she packed them in that winter. Much of the charm of the Hollywood resort was derived from the graceful ballroom dance team of Grace Kay White and Ralph Wonders.

"Hot spots" were limited and gambling was under strict control. John Olive was the first big gambler of Dade county, and for many years his Seminole club in the old officers' quarters of Fort Dallas catered as discreetly to the patrons of the Royal Palm Hotel as Bradley's does to the wealthy visitors of Palm Beach. Local people were not permitted to gamble, and Olive was known and respected as a gentleman as well as a gambler.

Shortly before the boom got under way, John Olive built what has become the Palm Island club in collaboration with Locke T. Highleyman, and there also gambling was confined to visitors who wanted excellent food and plenty of chips. At about the same time, Ed Ballard of French Lick Springs fame opened the old Tee House Plantation, present home of the American Legion, as a gambling resort. Later he took over the Palm Island club through the heated period of the boom.

On near-by Hibiscus Island, the Club Lido, branch of the same name in New York, opened its more modest $20,000 place—built in 20 days—as the new year of 1925 got under way.

"Oklahoma Bob" Albright publicized himself by singing in luncheon clubs that fall, then opened the Roundup at Sixty-first street and the bay. Remember his "Follow the Swallow Back Home?" Evelyn Nesbit Thaw sought a cabaret site in downtown Miami, but was refused. Some thought it would hurt the community to let her operate within sight of that monument to the dead Stanford White, the Halcyon Hotel, whose general outline the noted architect had sketched for the builder. She was later to find a refuge at the Silver Slipper in the northwest section of Miami, where the once-famous Fritzi Scheff sang that winter.

The Coral Gables Country club was a favorite with dancers, as Jan Garber and his orchestra made the moon over Coral Gables immortal. Tina and Ghirardy were a colorful dance team on the palm-fringed dance patio of the club that winter. Over at the Venetian pool was the younger Henry Coppinger wrestling an al-

ligator. We do not know that it was the same 'gator he wrestles today, however.

Ben Bernie and his "lads" played at the Wofford Hotel, whose owner, Mrs. Tatem Wofford, boasted she had opened the first hotel in Miami Beach in 1916. The great rambling Royal Palm Hotel began its twenty-ninth season New Year's day with a ball described as "brilliant," but which we might consider somewhat stodgy. The Urmey Hotel, another aristocrat, started its season in December. Don Lanning was a hit at the Park Theater. Jimmie Hodges initiated his $75,000 "Follies" supper club in Hialeah, with Lew Hampton as the featured singer. Kid Canfield, the reformed gambler, delivered a well attended lecture on the evils of games of chance.

Much other amusement was available in Hialeah. By the middle of January the new $750,000 racing oval of the Miami Jockey club was ready to open. In the stables were such horses as Wise Counsellor, who had defeated the French marvel Epinard, and In Memoriam, who had bowed to Zev. A crowd estimated at 17.000 packed the new clubhouse and grandstand for the opening January 15.

The Miami Jockey club was created out of local capital, for the most part. Joseph E. Smoot of Buffalo had been in Miami the year before, thrilled to the prospects, interested his friend, Norman E. Mack of Buffalo, the Democratic national committeeman, in helping to finance a race track. Miami men of importance joined. with A. J. Cleary as the first president of the corporation. Now the steward for the state racing commission, Cleary was succeeded in the Miami Jockey club presidency by Smoot and in turn took over the post of vice president and secretary. James H. Bright of the Hialeah Curtiss-Bright interests became treasurer. Horse racing began with pari mutuel betting and ran for three years until the Florida Supreme court ruled such wagering illegal.

The fourth greyhound season opened in Hialeah that winter with Joe Blitz the reigning favorite. The first night racing was started in January, 1925, by O. P. Smith of the Miami Kennel club, inventor of the mechanical rabbit. Previously, all dog races were run in the afternoon at the Hialeah track. Many today will recall the time before they put muzzles on the racers and it was not uncommon to see a fight start between leaders somewhere along the track, allowing a rank outsider to sneak home with victory.

The Spanish game of jai alai also drew good crowds in Hialeah, in the old fronton that was wrecked in 1926. Movies were being made in the Hialeah studios, leased to Pathe Exchange for the filming of "Black Caesar's Clan." They even had a balloon ascension and parachute drop in Holleman Park as part of the winter amusement.

Night golf with phosphorescent balls was being tried at Hollywood, where Gene Sarazen had taken up the duties of professional after losing the national pro title. The fourth miniature

golf course in the United States was built in Hollywood to lead the spread of the craze which bloomed so suddenly and died so completely.

Gene Tunney came to Miami Beach early in 1925 after outpointing Jeff Smith in New Orleans, to further his plans to meet Jack Dempsey for the heavyweight championship of the world. Still a frequent Miami visitor, Gentleman Gene then was light heavyweight champion and developing fast.

It may not come directly under the head of amusement, but William Jennings Bryan started in January to deliver his celebrated sales lectures on the glories of Coral Gables. George Merrick contracted to pay him $100,000 yearly, half cash and half property, for his services. Speaking from a runway built over the waters of the Venetian pool, the Great Commoner and master orator cast an added spell on Miami's Master Suburb that any other promoter would have parted with an eye to get. Bryan then had been a Miami resident for nearly 15 years and that winter he and Mrs. Bryan celebrated their fortieth wedding anniversary.

Miami Beach decided it should protect its birds and accordingly enacted an ordinance requiring all cats to wear bells. We do not recall that it was actively enforced, as shortly there were too many other things to occupy the official minds. Miss Ruth Woodall won the Miami bathing beauty contest that winter to represent Miami at Atlantic City. The Miami Anglers club on N. Bayshore drive was a haven for fishermen, with the late beloved Edward Seiffert in the secretary's chair.

Arthur Wynne of Mountain Lake, N. J., was credited with inventing the cross-word puzzle to amuse his children. Carl Holmer of the county judge's office announced at the turn of the year that he had married 1,800 couples in Miami since 1918 as his contribution to the expansion of the city.

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The name of Biscayne Boulevard was not original with the present magnificent north-and-south thoroughfare in Miami, but was first bestowed upon Thirty-sixth street late in 1924. Hamilton Michelsen and the Thirty-sixth Street Improvement Association were ambitiously planning a 100-foot roadway from Hialeah to the ocean, with a causeway across the bay, the whole to be known as Biscayne Boulevard.

Mr. Michelsen had a paternal interest in Thirty-sixth street. He was responsible for its building about 1912, to reach his home in the Everglades, then the first house this side of Lake Okeechobee. He was under some fire in the early days for having the longest "one-man" road in Florida stretching to his door. Later, when James H. Bright developed his sheep and cattle ranch on the banks of the Miami canal, the foundations of Hialeah were laid and Thirty-sixth street became its principal motor link with Miami.

The Thirty-sixth Street Association was very active at one time in getting deeds from property owners for the new width. A com-

mittee composed of G. S. Fletcher, A. M. Willets and George A. Gillam made advances to the county to do the paving in the event all property owners signed up to provide the new width. But the plans were a little too rich for the blood of that section, even in the boom, and the plan gradually faded from mind.

Clifton Downs was another development that thirsted to connect Hialeah with the ocean. Far out at Douglas road and 109th street, Clifton Downs was selling lots even in 1924 at $750 each on the strength of the dream road and causeway. The new causeway finally was built at Seventy-ninth street, at the insistence of T. A. Winfield, who once owned what became Shore Crest.

We think we have congestion in Miami streets during the peak of our winter seasons, but the sudden descent upon Miami in the winter of 1924 strained its facilities to the breaking point. Conditions at the Flagler street crossing of the Florida East Coast railroad were described as "intolerable." To dispose of the freight hauled in by mile-long trains, the F. E. C. had to switch back and forth almost constantly across that street. It was common all through the day and night for Flagler street to be packed with several hundred motor cars for as long as 15 or 20 minutes, their profane drivers, red-faced and impatient, heaping enough curses upon the unhappy railroad to curl the rails. More roads, more bridges, more waterways were the framework on which the boom was draped, and the urge for their building was very compelling.

Frank H. Wharton, Miami city manager, asked Santa Claus at the 1924 Christmas tree for two more bridges across the Miami river, in addition to a new city hall. Soon after, the Comer-Ebsary Foundation Company started to build the Fifth street bridge, to cost $190,000, and was the successful bidder at $540,000 for widening the two viaducts on the county causeway to their present two-lane dimensions.

The S. E. Second avenue river bridge was a final outgrowth of the formation at this time of the Fort Dallas Park Association, which inquired into the possibilities of cutting S. E. Second avenue through the grounds of the Royal Palm Hotel, and carrying it either over or under Miami river to connect with Brickell avenue on the south side. The street stopped then at the north line of the Royal Palm property, at the corner where the old home of John W. Watson recently was torn down to make a parking lot.

The Tamiami Trail in this county was a mere trail in fact in those days, sticking 40 miles westward into the Everglades. J. W. Carey, chairman of the county commission, announced that 35 men were put to work surfacing the Trail 15 miles west of the present city limits, partly as a relief project for needy citizens. Relief was a small matter then, Miss Elizabeth A. Cooley of the American Red Cross even going so far as to say that Florida was the only state in the South for two years that had not asked for assistance.

J. F. Jaudon and R. A. Coachman returned from a trip along the West Coast as far into Collier county as the Deep Lake railroad

to report Barron G. Collier's men were pushing the new Trail east toward Miami from the now abandoned corner of Carnestown, named for Collier's son. However, it was not until Gov. John W. Martin made a personal trip into that territory the following year that this pet project of The Miami Herald was jerked out of the ruts by the state and made into the present highway through the lower Everglades.

The fact that it took a tractor to travel 20 miles out of Miami on the Trail did not stop the land speculators in those days. As 1925 opened, Kincaid Harper was advertising the "last close-in acreage" along the Trail at $3,000 an acre. The Irons Land and Development Company announced that all acreage near this route for 30 miles west of Miami was worth not less than $200 an acre, even though the road that bordered it existed largely on paper. At 10 miles out, the price was $2,000 an acre, with many bidders. The Everglades Land and Development Company temptingly offered a whole townsite of 6,000 acres, "close in" as the boys liked to call it.

Miami was having trouble also with her exit to the north. In a rare burst of frugality the voters had refused to approve a $300,000 bond issue for rebuilding the Dixie highway northward along the line of the present N. E. Second avenue. Opposition developed from the Charles Deering estate and the Cooper interests, through whose land the Dixie was to run. After the bond election failure, the state road department decided to build the road anyway, with $454,000 of state and federal funds.

The county paid Charles Deering $39,000 for a right of way through his property for the new Dixie. The county later constructed the West Dixie highway out Seventh avenue about the time the new Biscayne boulevard was reaching toward Hollywood on the east.

The county commission granted a franchise in the fall of 1924 to the Biscayne Bay Improvement Association to start the present Venetian causeway over the Venetian islands, which were completed by Waldeck Deal in January, 1925. J. F. Chaille estimated then it would require 16 months to dredge in the causeway to replace the old Collins bridge, longest wooden bridge in the world when it was the only tie between Miami and Miami Beach.

South of Miami, the city of Key West was pleading valiantly for the federal government to build a motor highway across the keys. Speaking for the Oversea Highway Association of Key West, Mayor Frank A. Ladd expressed the opinion that the time was ripe to approach congress with a proposition that Uncle Sam should build the highway as a military measure. In February, 1925, Key West sent a motorcade of trucks and cars up the East Coast advertising a bond issue of $2,650,000 to be devoted to carrying the road from the mainland out over some of the keys. Ten years later the Oversea highway was finding more ready support as a work relief project, a phase which ended so tragically with the hurricane of September, 1935.

The East Coast canal from the St. Johns river to Biscayne bay was a source of sorrow to all yachtsmen who tried to use it in 1925. It was started as a shallow waterway years before by the Coast Line Canal and Navigation Company in exchange for grants of thousands of acres of bordering land from the state. The company subsequently failed to complete the canal and refused to give up the land.

Late in 1924 Frank B. Shutts was sent by the Miami Chamber of Commerce to the meeting of the Deeper Waterways Association to seek help in improving the East Coast canal. As the result of interest generated at that time, the canal finally was taken in hand by the state legislature, the Florida Inland Navigation District was created, with Mr. Shutts as one of its first officers, and the old canal and additional rights of way were acquired. The federal government completed the present waterway down the East Coast on appropriations sponsored by Congressman Joe Sears.

CHAPTER NINE

THE OLD FOLKS sat and rocked as usual on the long porches of the Royal Palm Hotel during January of 1925, but elsewhere in Miami the winter tourist program was swallowed up in the rush of opening subdivisions, drowned out by the day-and-night staccato of riveting hammers on a rising forest of steel frames.

Miami was beginning a building program which was to reach $60,026,260 when 12 months had passed, while Miami Beach was adding $17,702,532 in new construction. All the preceding fall there had been preparation, laying out of subdivisions, announcements of great hotels, bait held out temptingly to Northern investors. Lots were the real commodity, of course, but even the poorest subdivision had to have some kind of building on it as a sort of nest-egg.

Here was the land of sunshine where the evidences of Republican prosperity could be invested in perpetual comfort, said thousands of booklets and advertisements broadcast by E. G. Sewell and the Miami Chamber of Commerce. Some of the finest publicity Miami ever got was put out that year by Louise S. May of the chamber of commerce, while Steve Hannagan at Miami Beach was beginning his swift rise as a master publicist. Thriving and lavish offices were maintained by the big developers, Fisher, Young, Merrick, D. P. Davis of Tampa, Addison Mizner of Boca Raton, in New York, Chicago, Atlanta and other key cities. They brought people in by the thousands on their own bus lines, by chartered train and steamship. The names "Miami" and "Coral Gables" particularly became synonymous in the lexicons of the shivering North with bare-legged bathing girls, warm days in January, even warmer speculative opportunities.

Fred Rand began pulling attention away from Flagler street with his spectacular announcement that he owned 25 corners in N. E. Second avenue between First and Fourteenth streets, already had 14 buildings ready to start. He announced a two-year program designed to convert Second avenue into the main business artery of the city. His activities ranged from the Huntington building to the ill-fated Roosevelt Hotel, and before 1925 was three-fourths gone it looked indeed as though the center of Miami business life soon would be where the present traffic circle on Thirteenth street is adding its bit to vehicular confusion. The Miami Daily News Tower and the big Burdine & Quarterman building are the principal reminders today of that opinion. Fred Rand was killed in an automobile accident last year as he was preparing to make a come-back in Miami realty.

The New Year brought Sol Meyer from Indianapolis to take over the financing of the 15-story building in N. E. First street planned by Jerry Galatis and J. E. Highleyman. This $800,000

venture was only one of many the Meyer interests handled, but it was most intimately identified with him. It later housed the Meyer-Kiser bank, but was so badly twisted in the 1926 hurricane that it had to be torn down to its present six stories.

The site of old Fort Dallas was sold by the Tuttle heirs to the Miami Holding Company for $500,000 and the Robert Clay Hotel was put there the following year. The aged rock fort which once commanded the mouth of the Miami river was given a permanent resting place in Lummus park, farther up the river, and taken under the protecting wing of the Daughters of the American Revolution. The Alhambra and the Cortez Hotels were finished at this time. Nathan Neufeld was completing the $250,000 Ritz Hotel on Flagler street.

The two-story Flagler Arcade was opened for business by E. W. Bebinger and J. P. Simmons, operating as South Florida Properties, Inc. George Langford finished the 11-story Dallas Park apartments and started on the 10-story addition to the McAllister Hotel. The Gesu Catholic Church, formerly the Church of the Holy Name, dedicated its new $400,000 place of worship, marking a long step from the modest mission in Wagner's grove above the present N. W. Eleventh street and Ninth avenue, where the first Miami Catholics gathered.

January saw the start of such imposing buildings as the Everglades apartment hotel, the Cromer-Cassell department store building and the Fritz Hotel, the latter still an orphan of the boom. The Fred F. French Company had looked on Miami and found it good. They bought the Houston Wyeth homesite at N. Bayshore drive, now Biscayne boulevard, and Third street, for $315,000 and announced that the public would be allowed to participate in shares for the 11-story Everglades, to cost $1,750,000. Joachim Fritz had made money out of the Melrose dairy and other ventures in Allapattah and beyond, and some of this he began to spend on the 200-room hotel which stands where his former home was. It was to cost $750,000, and he may yet come back and finish it.

Property began moving briskly right after the holidays. Lon Worth Crow was president of the Miami Realty Board, while Mrs. Crow headed the Miami Woman's club. The beautiful estate, El Jardin, down near Bryan's place, was bought from the Bindly interests for subdividing. Davenport & Rich opened Seville, 14 blocks south of Flagler. The 80-acre Freeman estate in Little River was bought by Orville W. Ewing of Derry, N. H., for $500,000. The Fernie McVeigh estate, 26 acres between El Portal and Little River, was sold to D. C. Clarke of Louisville for $5,000 an acre and became Sherwood Forest in two weeks. Hess & Slager moved their jewelry business to Flagler street from Jacksonville.

Having sold out Altos Del Mar Nos. 1, 2, 3, 5 and 6 on upper Miami Beach, Tatum Brothers threw No. 4 to a palpitant public. Among the mobs of newcomers they capitalized on long residence with their slogan, "If the Tatums say so, it's so."

Val C. Cleary contributed the outstanding news bit of Jan-

uary. He sold for $150,000 cash the southeast corner of Collins and Fifth street at Miami Beach, where his modest bungalow had stood since 1920. Later to become mayor of that city, he had acquired the lot in 1914 for $800 when he first came to Miami as a player with the Pickert Stock Company. E. R. Dumont of New York bought it for a hotel location, but only small shops finally were built.

Hardie's Casino, one of two on south beach, was sold to Bert Schreiber of Chicago for $500,000. Joseph Elsener, who today is engaged in putting the Croker estate at Palm Beach on the market, paid $2,000,000 for 1,855 feet of ocean front north of the Allison island bridge, buying from the Fisher interests and planning to construct Deauville casino there. The Fleetwood Hotel and new radio station WMBF were opened with oratory from William Jennings Bryan, Banker Edward Coleman Romfh and Mayor Louis F. Snedigar. Arrivals on the steamship Cuba from New York were prepared for anything in this new land of magic by seeing Carl Fisher's pet elephants, Rosie and Nero, haul their baggage from the Meteor dock.

John W. Martin headed the list of new officials who took hold at this time. He was inaugurated governor in a colorful ceremony in Tallahassee, which a few weeks before had celebrated the one hundredth anniversary of the establishment of the state capital there. Tallahassee looked with tolerant scorn, therefore, upon the fevered antics of the south Florida real estate buyers who traveled the long dirt road from Jacksonville to buy state land. With him as secretary was Dr. Fons A. Hathaway, former Duval county school superintendent and an able administrator, who had made the political mistake of telling parents to mind their own business. Sam Barco and Roy C. Wright were made lieutenant colonels on Martin's staff.

Henry Chase became the new sheriff, succeeding Louis A. Allen, who retired to the comparative magnificence of his new Druid Court apartments on S. W. Sixth street to deal in real estate. Bob Simpson succeeded R. B. McLendon as county tax collector and James Flood replaced J. Bert Hawkins as clerk of the Criminal court.

As part of its expansion program, the Seaboard Air Line railroad completed its cross-state route from West Lake Wales to West Palm Beach in January, having spent $7,000,000 in seven months to get there. President S. Davies Warfield headed the triumphal parade from West to East Coast, cutting a day from the time required to go by rail from Miami to Tampa. The Merchants and Miners Line started service from Philadelphia to Miami with the SS. Berkshire, paralleling the Clyde Line, which already was well established here.

The city of Miami had decided to spend $6,000,000 for public works in 1925, and accordingly asked the voters for the first approval. By a vote of 58 to 7, the citizens of Miami authorized $1,450,000 for incinerator, public market, street widening, sewers,

docks, parks and hospital. Credit as well as cash was as easy to get in those days as falling off a dock.

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"That's nothing—I parlayed two quarts of synthetic gin into $75,000 in eight months."

So declared an unnamed hero of a Liberty Magazine story dealing with Florida which appeared early in February, 1925. There was a great deal more in this and other publications to the same general effect that men and women were getting rich in Florida on little or no actual capital. The "gold rush" was on.

Although the new Polk directory of that year listed 102,582 permanent residents of Greater Miami, there is no way to determine how many more had come in and were arriving daily to stake out claims in this new bonanza. We didn't call it a boom then. Anyone willing to be quoted would express the opinion that Miami would have no fewer than 1,000,000 permanent residents within 10 years or less.

The congestion on the Florida East Coast railroad was so great that H. N. Rodenbaugh, vice president and general manager, appeared before the Miami Chamber of Commerce to promise that his railroad would lay 219 miles of double track between Miami and Jacksonville by 1926. Trains were late in leaving Miami, he explained, because cars needed to make them up were just as late in arriving from the North. Between 50 and 75 pullmans arrived every day, packed to the guards.

To get an outlet to the bay and a possible beach, Coral Gables bought the Mills and Hafleigh estates on the bay front and assured the development of the complete control of the Coral Gables canal. It was planned to dredge this shallow drainage ditch out to a 15-foot depth and 100-foot width, provide a yacht basin and dockage back of the Miami Biltmore Hotel and then join the canal to the Tamiami canal, thus completing a loop waterway which included the Miami river. To make the picture more alluring, a $2,500,000 Monte Carlo and country club were to be built where the canal emptied into the bay. Announcing sales for one month as $2,882,000, George Merrick stepped up the Coral Gables monthly sales quota to $5,000,000.

At the Miami Beach end of the causeway, Jerome Cherbino, former Texas cattle rancher, headed a group which bought the site of the abandoned aquarium from James A. Allison for $500,000 and started to build the $1,000,000 Floridian Hotel. Fred Rand and Ben Shepard bought the 422-acre Virginia key, next in the chain south of Terminal island, from the trustees of the Internal Improvement Fund for $126,000.

In Miami the First Baptist Church bought the Field apartments in N. E. Fifth street and decided to remain there and build a larger church. The Trinity M. E. Church already was embarked on a drive for a $250,000 building fund.

The old New York department store in North Miami avenue

was doomed. Daniel Cromer and Irwin Cassell decided that the business which had begun there in 1913 demanded expansion and accordingly started a seven-story building on the site of the old store, to cost $1,000,000. They had to pay $125,000 for 25 feet they needed in N. E. First street. The building today houses the Mark Store, successor to Cromer-Cassell's. The Miami Chamber of Commerce began a hunt for a new building of its own. The Miami Anglers' club bought a home near the new bayfront fill in N. E. Fourth street. Drs. E. S. and T. E. Vail opened their new Vail Arcade.

In one of the many notable deals involving Roy C. Wright and Hugh M. Anderson of Miami Shores fame, the Knight brothers sold them the Hippodrome building at Flagler street and N. E. Second avenue for $1,250,000. This site originally was owned by Dr. James M. Jackson, beloved physician of other days, who paid $2,000 for it.

Wider streets in Miami were badly needed and developers began a ruthless campaign of destruction to get them. For several years thereafter N. E. Second avenue, Flagler street, S. W. First street and others were studded with houses and small stores whose doorways hung over the curbing of the street, their owners too stubborn or too poor to move them back from the new street line.

Ernest Cotton, director of Miami utilities, was improving what is now Moore park, where the city water reservoirs were located, north of Thirty-sixth street. This helped make Seventh avenue a major thoroughfare, but it was not hard to widen, because buildings were sparse out that way. R. C. Hall headed an association to widen Lawrence drive, lined with beautiful old pines whose wholesale uprooting provoked a storm of protest. But there was no other way to get a wider street except to take out the trees, and the present Twelfth avenue is the result.

"Oklahoma Bob" Albright moved out to the Moulin Rouge in Hialeah, and his Round-Up became the Club Alabam, built out over the bay. John E. Holland incorporated the Republican party in Dade county, also led Allapattah citizens in a demand for a city bridge over the Miami river at Seventeenth avenue. The Drake Lumber Company was selling 95 cars of building materials daily and announced a $500,000 addition to the plant.

J. R. Anthony, whose string of banks contributed a dark chapter to later Florida history, was elected president of the Bank of Buena Vista and soon after became one of the best master minds in real estate. The Moorings, comprising two famous old estates in Coconut Grove south of Arthur Curtiss James, was broken up into small estates. Famous for 30 years as an avocado orchard, the Hardee grove near Coconut Grove became a subdivision with an unpronounceable name.

While the county commissioners frantically sought plans for a new courthouse, increasing demands for space were received from Clerk George F. Holly. He declared that 800 papers had been entered for filing in one day and he had no room for files, to say nothing of help.

The Ku Klux Klan asked for the job of policing Miami, claiming to have "driven the crooks out of St. Petersburg," but was finally refused this civic pleasure. The crime wave was about as usual. The worst flurry occurred in November, when all the punch boards in town were taken in after two slick strangers had cleaned up $2,000 on them. Following that, City Manager Wharton sent a formal demand to Police Chief Quigg to stop all gambling.

At Tallahassee, Gov. John W. Martin had scarcely warmed the executive chair before he called the state road department chairman, Judge H. B. Philips, on the carpet and demanded a statement as to what, if anything, was being done to rebuild the Dixie highway and to open the Melbourne-Kissimmee cross-state road, then blocked by an ancient portage train over the Kissimmee river.

Judge Philips did the best he could, finally opening the Melbourne road and scrapping the ferry, in which it was hinted he had more than an academic interest. The 18-foot brick road from Jacksonville to St. Augustine had practically fallen apart and desperate efforts were made to patch it up.

At Martin's insistence the state road department decided in March to take over the building of the remaining 32 miles of the Tamiami Trail in Dade county, accepting $125,000 from the county as a minor contribution in addition to the $300,000 already spent there. But the road department, which was geared for the slow, leisurely days of the Catts and Hardee administrations, couldn't cope with this strange new horde of motorists, shouting from the detours, writing angry letters to newspapers, sending chambers of commerce to new highs of blood pressure.

Judge Philips knew his days were numbered and he fought desperately to prolong them. He was pitted, however, against a force he could neither measure nor understand—the urge of south Florida for more and better roads. Martin soon took steps to get a better understanding in Tallahassee of just what it was he promised when he was elected.

CHAPTER TEN

BIG news studded the Miami firmament in March, 1925, with congress approving the Miami deep water harbor bill, the bandit murder of Police Sergeant Laurie L. Wever, the burning of the old Breakers Hotel in Palm Beach, absorption of the E. B. Douglas store by Burdine's, and the start of the new Dade county courthouse.

The Miami ship channel and turning basin was 18 feet deep at that time, the federal government having spent $1,000,000 and Miami $200,000 on dredging and the stone jetties. The first channel across the bay had stretched from the foot of Fifth street to Cape Florida with a depth of 10 feet to accommodate the SS. City of Key West for the Florida East Coast railroad. For many years no competing line could come into Miami because the F. E. C. owned all the bayfront available for dockage.

The rivers and harbors act of 1925 allocated $1,605,000 to deepening the Miami ship channel to 25 feet and to widen it to 500 feet from deep water to the jetties, 300 feet through the jetties and 200 feet up to the turning basin at the north end of where the city's dredging for Bayfront park had created a yacht anchorage. Brought about by the untiring efforts of E. G. Sewell and other civic leaders, the new harbor fund was hailed as a promise that Miami soon would be one of the largest ports of the South.

The Esther Weems of the Baltimore and Carolina Line began the first regular passenger service between Miami and a Northern point, in August, 1923, running from Philadelphia to Miami. The Merchants and Miners Line followed with a Philadelphia service. The Clyde Line had acquired the Van Steamship Line from Jack Crosland several years before and operated boats from Miami to Jacksonville. It started a regular New York service in November, 1924, and the Dimon Line soon was running to New York also with the Cuba.

But companies with much bigger vessels were impatient to get in, not only with freight but with the ever increasing crowds eager to buy tickets to Miami. Commodore J. Perry Stoltz had been compelled to send his cruiser out to the Gulf Stream late in December to take Leon Rosebrook's orchestra off the Mallory liner San Jacinta, which was unable to enter the Miami channel. "Your orchestra is out here; come and get it," the San Jacinta's captain wirelessed Commodore Stoltz, who wanted the musicians for the opening of his new Fleetwood Hotel. More than 100 other passengers on board wanted to get off at Miami, too, but had to wait for the first regular port.

At this time a spirited argument was in progress between Miami and Miami Beach Chamber of Commerce over harbor development. Carl G. Fisher announced that he would spend $2,500,000 to create docks and turning basin at the Peninsular Terminal island south of the ship channel, marked today by several

gasoline storage tanks. A 26-foot channel already was dredged around the edge of the island. There was no question that Miami Beach had a deep water harbor, if some connection could be established between docks and mainland.

The idea of building a high level bridge over the ship channel finally was regretfully discarded, but even today men still consider a causeway from Virginia key to the mainland at about Point View, and connecting Virginia key with Terminal island. The best they could do then was to haul freight and passengers over to the causeway docks on lighters. Sewell strenuously opposed the filling of 400 acres of bay bottom west and north of Virginia key by its new owners, ostensibly because it would spoil the Miami view of the ocean, but actually to check this threat to the future of Miami harbor.

In exclusive Palm Beach, a crippled woman's electric hair curler helped swell the tide toward Miami. A short circuit started the fire which consumed the giant wooden Breakers Hotel and the newer Palm Beach Hotel, all on a windy March day. Nearly $2,000,000 worth of property rolled skyward in vast billowing clouds of black smoke. Although Henry E. Bemis, vice president of the Florida East Coast Hotel Company, quickly announced a new Breakers would rise on the site of the old, a blight was cast on Palm Beach the remainder of that season and the next which sent thousands of the wealthy to Miami and Miami Beach.

Big possums walk late, as the wise huntsman knows. The big 'possums of the 1925 boom already were out in March. Charles and James Deering sold 6,000 acres along Cocoplum Beach, down to Chapman Field, to the Coral Gables development. It was to become the Miami Riviera and rounded out 10,000 acres which George Merrick had bit off. Farther south, 1,120 acres along the white sand beach of Cape Sable were bought from the Waddell holdings by R. R. Bailey, the Tatums and others, for a new townsite. E. A. Waddell and his brother had owned Cape Sable for 40 years, and it was then accessible chiefly by boat.

L. T. Cooper, S. P. Robineau and Neil Conrad were doing well with the subdivision of El Portal, from a part of which land the later development of Miami Shores was to come. Joined in a company known as Florida Enterprises, these three and their associates at one time clicked off sales in El Portal at the rate of $1,000,000 a day and gave the principal outline to the northern part of Miami.

Mr. Robineau had wintered at the Royal Palm Hotel in 1915, when he was invalided home from the French army. He returned to France with the American army in 1917, and after the armistice came back to Miami to stay.

He and Mr. Cooper and others were responsible for Bay View Estates, Naranja Nook, Del Rio, and in and around the town of Pompano, the subdivisions of Sunylan, Ocean Drive Estates and Hillsborough Beach. They dealt extensively in acreage all over Florida, in addition to their Miami activities.

Vernon Price-Williams paid $250,000 for the Point View mansion of William H. Luden, cough drop manufacturer. It was built by Locke T. Highleyman, developer of the exclusive Point View section, and sold to Luden in 1920 when Highleyman began the improvement of Palm Island. The E. C. McGraw mansion on Point View was bought for $175,000 by J. K. Dorn, one of the leading real estate men of the times. His former home at Thirty-sixth street and the bay went to L. T. Cooper for $125,000. B. B. Tatum moved out to his Grove Park subdivision, and Guy Stoms of the J. A. McDonald Company bought the Tatum house in N. E. First street for $110,000.

E. B. Douglas at this time was faced with the alternative of expanding his department store on what now contains the east half of the Venetian arcade in Flagler street—or selling. He sold, the property extending 100 feet in Flagler and 200 in S. E. First street and including the Paramount building on the First street corner which he had added to his holdings. The buyers were John C. Knight, later a Miami city commissioner; S. J. Thorp and R. A. McCord. The price was $2,000,000.

Drygoods of the E. B. Douglas Company was sold to W. M. Burdine's Sons Company for $200,000 and consolidated with the latter establishment. Mr. Douglas retired after 27 years in Miami's business life to devote his time to the charities he loved, and to the Jackson Memorial hospital whose board he headed. The sale moved Burdine's into a commanding position in the mercantile life of Miami.

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Sergeant Laurie L. Wever of the Miami Police Department was patrolling the downtown section late one night in March, 1925. Petty robberies had been frequent and orders had gone out to keep a tight check on suspicious characters.

A speeding motor car passed Wever and he gave chase, catching up with it near the Savoy Hotel and motioning the driver to the curb. As the vehicles slowed down, however, a pistol was pushed out of the car window and two shots sent the policeman to the pavement, mortally wounded. The car went on.

Wever was easily the most popular member of the force and the manhunt which began that night was the greatest in Miami's history. He died the next day, March 16. Two days later, just before dawn, Chief of Police H. Leslie Quigg pushed his way into a shack west of Fulford and arrested two youths before they could grab sticks of dynamite placed near their coats, or draw pistols from beneath their pillows. They gave the names of William W. Fox and John Naugle, finally confessed to the shooting of Wever and were spirited away to Jacksonville for safekeeping.

Information on which the arrest was made was furnished by Bernard Henry of Versailles, Ohio, into whose tent at Little River the two had stumbled after abandoning their Essex coach the morning of the shooting. Fox soon admitted his real name was Walter

C. Valiton of Toledo, Ohio, and not even the legal magic of Moman Pruiett could save him from a life sentence at Raiford state prison. Naugle got five years as an accomplice. Although there never was any lynching threat during the trial, public indignation against them was at fever heat, especially after publication of a picture in Miami Life showing Valiton and a young girl companion, in complete undress, taken before the murder when the boys were conducting a series of petty robbery raids to get money to live and entertain women.

The funeral of Laurie Wever was a memorable one. The $1,400 mortgage on the Wever home was paid off by the salesmen in Tatum Brothers real estate office. The Miami Herald opened a subscription fund for the education of the two children which reached $11,000 in 10 days, and it was all cash, not paper. Mrs. Wever later became the Miami police matron. From that day on Miami policemen rode in pairs while on night patrol and the unusual zeal which Miami police today exhibit in running vagrants out of town had its beginning in the Wever murder.

While all this was filling the public eye, the Dade county commissioners engaged A. Ten Eyck Brown, Atlanta architect, to submit plans for the present lofty city-county building, to cost an estimated $2,000,000. The city of Miami tentatively agreed to pay $40,000 yearly rental for such space as the city departments might require, but after the city got installed in the new building, it was years before the county could get any satisfaction about the rent.

The new courthouse was started around the old two-story building so part of the new might be available before the old was finally demolished. In the meantime, a 40-foot square room was added to the old building to give the beleaguered clerks a little more space for the real estate papers that poured in for filing.

Everywhere in Miami and its environs, big changes were in the air that March. Except for the annual regatta featuring the races of the new Biscayne Babies, the winter season was almost ignored and Miamians began to reach the conclusion that Ev Sewell's dream had come true and Miami was finally a year-round city. They didn't like it so well when the vanguard of the binder boys began pushing the old residents off the sidewalks, but that was only a minor irritation among the birthpains of a city.

Henry H. Filer, chairman of the school board, announced that $6,000,000 in bonds for new buildings would be issued, including $1,000,000 for the new senior high school which was to replace the outgrown building in N. W. Second street. The Miami Woman's club broke ground on their bayfront tract for a $256,000 club house and Flagler Memorial library. The library at that time was contained in Fort Dallas and because of the Woman's club interest in the century-old fort, the club initiated a movement to buy it from Dr. R. C. Hoge of Norfolk, Va., who was to build the Robert Clay Hotel there. The D. A. R. later became permanent custodians of the transplanted relic.

Mrs. C. H. Watson, operator of the Strand in Miami and the

Watson House at Niagara Falls, began that March to plan the 15-story Watson Hotel, now the Miami Colonial. Located on the bayfront, building and lot cost $1,500,000. Construction was started on the $550,000 Exchange building by Palmer-Laramore, Inc. Contract was let for the 15-story First Trust building as an appendage to the First National Bank.

The cornerstone of the $260,000 Trinity Episcopal Church was laid with the blessings of the beloved Rev. Robert T. Phillips and of Senior Warden Frank B. Stoneman, then as now the editor of The Herald. The ground was being cleared for the future Meyer-Kiser building and the Olympia Theater. They had a great groundbreaking for the Miami Biltmore Hotel. The first tree was planted in Bayfront park.

Far out on the Miami canal, 50,000 acres of Everglades land was bought from the Tatums for $1,500,000 by a syndicate headed by C. Bascom Slemp, former secretary to President Coolidge, and including Harold W. Nichols of Cincinnati, James B. Westcott of Chicago, Frank B. Shutts and Capt. F. W. Symmes. This was the last of 200,000 acres in that area bought by the Tatums from the state.

More than 200 men were as busy as beavers on the ridge south of the James Deering estate, making Silver Bluff Estates into a subdivision. The third and last part of Golden Beach, up near the Broward county line on Miami Beach, was offered successfully by H. G. and R. W. Ralston. Cary A. Hardee of Live Oak, who had quit the governor's office in January, put $37,500 into two lots in the La Gorce section of Miami Beach, although he rejected the advice given him by his successor as they rode together to the inauguration that he capitalize on his friendship with state officers and jump into the Miami land game.

G. L. Miller of Atlanta was in the midst of pouring money into Miami building. His companies had financed the Henrietta Towers, the Granada apartments, the Cortez Hotel and the Julia Tuttle apartments, and he then was beginning the Venetian Hotel at the Miami end of the causeway. During March the Trust Company of Florida grew out of the G. L. Miller Bond and Mortgage Company to lend a better local flavor to his work.

In West Palm Beach 150 state leaders met with Gov. John W. Martin in an all-Florida development conference late in March, and decided that what the state needed was a $200,000 advertising fund to be spent by a board of citizens. Subsequent failure of the legislature to provide the money was laid at Martin's door and started the bitter enmity which led Herman A. Dann, president of the Florida Development Board, and others to help pillory Martin's political ambitions on the cross of Everglades drainage. It would have been a great thing for any board of exploiters at that time to have directed the spending of $200,000 for advertising.

The big developers were much in the public eye. George E. Merrick was quoted in four columns of The New York Times on the wonders of Florida and Coral Gables. G. Frank Croissant and

L. T. Cooper were rivals in acquiring racing stables to carry their colors at the Miami Jockey club track, the former buying Moe Shapoff's stable and Kentucky stud farm. J. W. Young announced his $15,000,000 harbor at Hollywood, Glenn H. Curtiss was host to 12 army fliers who finally made it to Curtiss Field at Hialeah in two days from Selfridge Field, Michigan. M. C. Tebbetts opened radio station WGBU at Fulford and began plans for a $3,000,000 hotel of 18 stories.

Out at Kelly Field, two army student fliers crashed in midair and saved themselves by taking to their parachutes, the first time in the history of aviation that such lifesaving had been recorded, the papers said. One of the cadets was C. D. McAllister. The other was Charles A. Lindbergh, who years later blazed the Caribbean trail for Pan American Airways.

. . . fading outline of the great wooden Royal Palm hotel in Miami, the building which started the Miami vogue at the birth of the century.

CHAPTER ELEVEN

ALL publications were at some pains in April, 1925, to impress upon the people the conviction that Miami was not having a boom, only a natural growth.

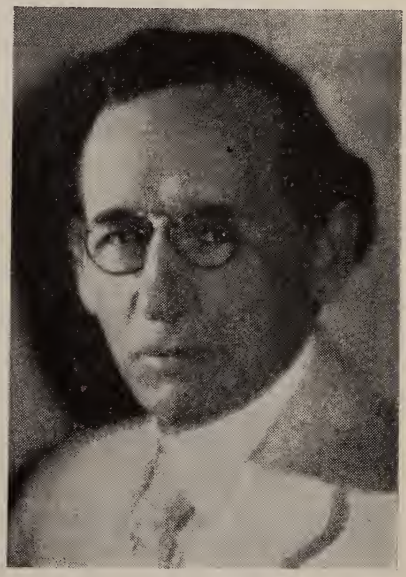
Example: "Miami is not having a boom like the West where professional speculators made paper towns out of nothing, disposed of lots and went their way to pastures green." In a section bursting out at the seams with "professional speculators," that must have caused some amusement if they had time after scanning The Herald want ads to read it.

It may not have been a boom, but the binder boys in April had made their headquarters at the Ponce de Leon Hotel in Miami. At Miami Beach, their favorite meeting place was the Fleetwood Hotel. Current then was that famous query: "Are you married or living at the Fleetwood?" The public generally decided that there was no more "winter season," because the newcomers obviously were more numerous in April than in January.

By public demand, the famous Miami banker commission was continued without opposition, although Mayor E. C. Romfh was forced by pressure of business to withdraw and was replaced as mayor by Parker Henderson, the elder, until he died a short time later and Romfh was recalled to the commission. Petitions were circulated for Harry Platt of the Platt-Tingle Paint Company and William P. Mooty, secretary of the state federation of labor and owner of the Franklin Press, but these were withdrawn in the face of a general belief that having moneyed men in the seats of power gave confidence to new capital.

Up in conservative Tallahassee the legislature of 1925 was met by an impassioned resolution from Representative Charles H. Taylor of Plant City for an investigation of "race track gambling and other immoral conditions in Miami." Norris McElya was Dade's only representative then, but between his efforts in the house and those of Senator James E. Calkins of Fernandina in the upper body, the investigation fell through.

Gov. John W. Martin, in his message, urged reapportionment of the legislature to give south Florida more votes, Everglades drainage, increase of the gasoline tax to provide $12,000,000 yearly



E. G. Sewell

for new roads, increase of the speed limit from 30 to 45 miles an hour, creation of a fresh water fish and game commission to protect the diminishing wild life, and in a later special message asked for adoption of a constitutional amendment to permit the state to appropriate money for the support of common schools. This he carried before the people and it was approved in the next election. On the basis of that amendment today, the state is promising to pay $9,000,000 yearly for elementary education where then it couldn't appropriate a dime for the little red school houses.

We like to boast of no state debt in Florida. It wasn't the fault of Representative Charles W. Hunter of Ocala. He advocated a $70,000,000 state bond issue to construct 3,508 miles of paved highway, but Martin frowned on it. "Pay as you go," was the motto. Some public clamor arose from the Singletary bill to compel the reading of the Bible daily in public schools.

Real estate men from all over Florida converged on the capital when the senate considered a bill to give the state land custodians control of all riparian lands, that is, the land between high and low water line all round the state. T. J. Pancoast and Hamilton Michelsen led the local delegation, which finally succeeded in diverting what they all felt would be a mortal blow to the boom by stopping ocean and bayfront improvements.

A great clamor arose in the south end of Dade county at that time for a new county of Redlands, to include Homestead and even part of the keys. L. L. Chandler of Goulds headed an organization that finally halted it despite the lobbying of S. A. Livingston of Homestead. Martin and Indian River counties were carved out of the East Coast in that session, along with Gulf and Gilchrist in the western part of Florida. There was some agitation for creating Conners county out of the western half of Palm Beach county, but that effort to perpetuate the name of the builder of Conners highway got lost in the shuffle.

The first legislative step in the improvement of the East Coast canal was the bill passed at this time pulling $10,000 out of the treasury to survey the canal, see what could be done with the Coast Line Canal and Navigation Company, the owners, and make recommendations to the 1927 legislature. On the basis of the new state census, showing Florida with 1,253,600 people, Dade county and Pinellas county, St. Petersburg, received two more state representatives, and Senator John W. Watson's district was reduced from six south Florida counties to Dade alone. This was pushed through by the administration group, in the face of bitter dissent from north and west Florida.

Miami's neighbors began shoving and pushing for more room at this time. Miami Beach started to stretch out its limits to the Broward county line on the north, and to the lower tip of Virginia key to the south, but after protest from Miami Shores and the Ta-

tums, decided not to extend its northern limits. The legislature incorporated Coral Gables as a city, with Doc Dammers as first mayor and Constable M. P. Lehman, later sheriff, as director of public service. In a signed statement, George E. Merrick declared it was his hope that Coral Gables would be absorbed by Miami as soon as the major improvements under his plan could be completed.

Buena Vista had a small but violent boom of its own in April, with $2,000,000 in construction announced, principally on the belief that the Florida East Coast railroad would build a new passenger station in the Buena Vista yards, which were to be abandoned in favor of Hialeah. The F. E. C. already was putting the drawbridge in place over the Miami canal back of the present jai alai fronton. Its officers began to spend $3,000,000 on new freight terminals at Hialeah, planning to build 125 miles of storage tracks and 20 miles of freight sheds to handle the business of the line. They refused, however, to say anything about a new passenger station, another municipal sore point, or about rebuilding the venerable Royal Palm Hotel.

Miami let nearly a million dollars' worth of paving, sewer and sidewalk contracts while the voters granted new 30-year franchises to the Florida Power and Light Company and the Miami Water Company, the largest majority being 574 to 118. The school board received approval of $3,800,000 in bonds by votes of 301 to 33. Very few had time or thought for voting when there were so many prospects to see.

Fred Rand and Ben Shepard decided that the next thing to do was to widen First street from the Urmey Hotel to the western city limits, and proceeded to start it. Arcades were built along Burdine's and other stores, front porches were lopped off all down the way, some front yards were paved and others were not. Eventually a new bridge went over the river and First street, at least as far as the senior high school, has all the makings of a boulevard.

E. G. Sewell was re-elected president of the chamber of commerce, in recognition of the work of the chamber in getting a deep water harbor and an estimated 300,000 visitors the preceding season. New directors were George Stembler, W. W. Culbertson, J. Avery Guyton, O. A. Sandquist and James Donn. They listened to a lengthy Sewell report, which showed 515,000 pieces of Miami literature distributed the preceding year and an invitation sent to the Seaboard Air Line railroad to come in; held a great testimonial dinner for United States Senator Duncan U. Fletcher, who urged Miami to strive for 30 feet of water in the harbor. His advice was taken.

Having done his share as secretary of the chamber, Fred L. Weede resigned at this time and joined the real estate firm of Lee & Brooks. He was no exception. Nearly everyone in Miami and the

environs who was not actually licensed to sell real estate, was acting as a "bird dog" in sniffing out prospects and revealing them to brokers for part of the commission.

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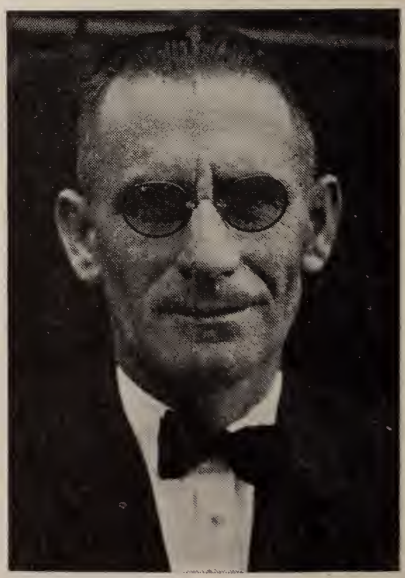
Traffic conditions were so bad during April, 1925, that motorists and officials alike ran temperatures all day long.

Originally adapted to horse and mule vehicles, Miami streets during the early motor age had little bothersome congestion. But suddenly these streets were filled with vehicles from every state, including the Bronx, all competing with the home boys to get somewhere in a terrific hurry. This condition was aggravated by a scarcity of bridges over the Miami river, and the presence in the streets of piles of building material and trucks blocking half the paving while disgorging their contents onto the sidewalks.

First light in the civic darkness was cast by Stanley Ray, public safety commissioner of New Orleans, who suggested one-way streets combined with the newly-installed traffic lights as a cure for congestion. The citizens reacted unpleasantly. "What?" some of them would snort, "mean to say driving two blocks out of our way to get by a one-way street will make it easier to get around? 'T don't make sense." But early in April the city commission instructed City Manager Wharton and W. S. Maxwell, secretary of the Miami Motor club, to work out a one-way street system for downtown Miami. Wharton forthwith appointed as the first traffic director a desk sergeant of the police department named H. H. Arnold, later nicknamed "Honk Honk" for his traffic exploits, and the evolution of a one-way system began.

The first stop-and-go lights were put in operation, directed from a traffic tower on the Bank of Bay Biscayne corner. We shall soon see how even blood was shed before citizens surrendered their rights to roam the streets as they pleased. Many were of the opinion that the only way to relieve the impossible condition at the F. E. C. crossing on Flagler street was to build a high level viaduct over the tracks. Hearings were held on closing the Miami river bridges to all but large yachts, but the city never exercised the rights which Lieut. Col. Gilbert A. Youngberg told them they had in the matter of requiring masts and smokestacks to be hinged.



H. H. Arnold

Despite the turmoil downtown, the First Baptist Church decided on a new skyscraper building on its Fifth street and N. E. First avenue lot. It was to rise 12 stories, costing $1,250,000 and seating 5,000 in the auditorium. The first million was subscribed when the plans were announced, B. B. Tatum heading the list with $200,000. Dr. J. L. White led his congregation to an evangelist's tabernacle while the new church was being started. Although the abrupt decline of the boom forced the Baptists to abandon the skyscraper idea, and bondholders recently became importunate to the point of foreclosure, the First Baptist Church is solidly anchored in a much better church than it had before the boom.

As we have recounted, E. B. Douglas had sold his store and adjoining property for $2,000,000 and retired to lead the Community Chest in a successful $207,000 drive for that year. Less than a month after the sale, the former Douglas holdings were leased by the Knights to Hugh M. Anderson and Roy C. Wright for 99 years on a $3,000,000 valuation. The new owners began plans to tear down the old department store and to put thereon the present Venetian Arcade, which was to be three stories for the moment but built for expansion to 18 stories later. The same sort of plan accounts for the 3-story height of the Shoreland Arcade, which Anderson and Wright also put up.

Hurrying throngs in downtown Miami were entertained during the latter part of April by the placing of three 18-ton steel girders spanning the whole banking space of the new four-story addition to the Bank of Bay Biscayne, which was being built by the Fred T. Ley Company. Some of our most expert lookers watched these giant supports into place. They bear the upper floors on their mighty backs, making columns through the main floor unnecessary. This unobstructed view makes it possible today for Kenneth Keyes to keep a better check on the salesmen of his large real estate organization, which has taken over the former banking room.

Big deals were almost becoming commonplace. The site of the old Trinity Episcopal Church at N. E. Second avenue and Second street was sold by the Ralston brothers to Milton J. Kern of Allentown, Pa., and his associates for $550,000. Kern also paid $500,000 for the lots on Biscayne boulevard north of the Columbus Hotel which are graced today with a soft drink stand and a parking lot. The Evergreen Gardens of 25 acres in Allapattah were sold for $500,000. John Sewell disposed of five river-front lots north of the Scottish Rite Temple to Dr. John W. Shisler for $225,000. They had cost originally $5,600. Farther up the river the Waldeck-Deal Dredging Company was building the largest drydock in the South for the yacht and dredging business.

At a gala dinner in the Ponce de Leon Hotel, M. C. Tebbetts of Fulford-by-the-Sea was showered with encomiums and assurances of local support for declaring he would build a $400,000 mile-and-a-quarter board track for winter automobile racing. John M. Burdine leased the Burdine & Quarterman building diagonally

across from the First National Bank from John B. Reilly, first Miami mayor, with an option to buy at $400,000. The southeast corner of Tenth street and N. E. Second avenue, running 175 feet on the avenue, was bought by Florida Enterprises from J. R. Anthony for $500,000. The year-old Henrietta Towers in Dallas Park was leased on a valuation of $1,000,000 by J. E. Junkin, sr., E. P. Grimes and T. V. Moore. The United Cigar Stores bought three lots at N. E. First avenue and Sixth street for $400,000.

R. J. Marshburn was planning to open 15 more Piggly Wiggly grocery stores to reinforce the 10 already scattered about Miami. A two-story addition to the courthouse was hastily thrown up to give the judges elbow room. Railey-Milam Hardware Company had to have a $150,000 addition to its building on Flagler street, and the Miami Furniture Company moved into its new building at Miami and N. W. Fifth street.

The biggest society event of the spring was the wedding of Dorothy Dean, daughter of S. Bobo Dean of the old Metropolis, and Robert M. Davidson, soon to become Coral Gables' first city manager. Scarcely less stirring was the marriage of Dr. White's daughter, Martha, to R. E. Kunkle. Ruth Bryan Owen was restored to American citizenship, her marriage to Maj. Reginald Owen having made her a British subject despite her Jacksonville, Ill., birth.

Bank deposits in Miami had more than doubled in a year, with $99,259,751 on deposit at the end of March call in 1925, and $41,629,833 in 1924. Judge W. E. Walsh had obtained a charter for the proposed University of Miami and the new regents were weighing the advantages of sites offered by four big real estate developers.

Circuit Judge H. F. Atkinson refused to dissolve an injunction against Eugene Couture and 50 other Miami Beach property owners attempting to close the Ocean drive north of the Firestone estate and move it back toward the bay. Couture had started a house on what the county commissioners contended had been a public road for 40 years and he refused to give way. Not far from the scene of this deadlock, J. C. Baile as chairman of the Baker's haulover commission pushed a plunger which blew out the last shred of dirt between bay and ocean under the new bridge, and the ocean tides came in Baker's haulover to sweep upper Biscayne bay. This haulover got its name from an early Captain Baker who found it convenient to swing small boats, loaded with plunder from wrecked vessels, over the narrow strip of land into the concealing security of the bay.

The calm of an April Sunday afternoon was shattered by a tornado which rose over the municipal golf course at Hialeah, bounced once on the White Belt Dairy and reduced a two-story apartment and several houses to kindling, bounced several times through the northwest section with equally disastrous results, and moved out to sea, leaving five dead or dying and 34 injured in its wake.

Arthur Pryor, the band leader, said he was standing on his

front porch at Hialeah watching a hail storm when the whirling black funnel formed almost before his eyes on the golf course and moved past with a terrifying roar. Roads and streets were blocked for miles by those trying to get to the scenes of the accident, or away from them, and ambulances frequently had to take to the fields on errands of mercy.

The lessons of September, 1926, would not have been so severe if builders of the preceding year had taken time to see what the power of wind did to houses they were so busily throwing together like stacks of cards.

. . . just before the boom these Florida costumes were somewhat daring, but the law required stockings and style dictated hats.

. . . and today the Miami News Bureau advances this fish-net bathing suit held by a modest row of corks as the proper beach garb.

CHAPTER TWELVE

AS the mounting tempo of real estate sales and building went into May, 1925, many of the older Miami residents began to slip away for trips to Europe on the riches that had so magically come to them. By then nearly everyone had convinced themselves that Miami was having its first real "summer season," as all hotels except the Royal Palm, the McAllister and the Urmey remained open.

An all-time record for high prices on Southern land was set in May by the sale of the Charles Deering estate north of Buena Vista for $6,500,000, or $30,600 an acre. The paradise which Deering had built up there during many years was taken over by a corporation headed by the ubiquitous Roy C. Wright and Hugh M. Anderson of the Shoreland Company and the sale later made it possible for the new Biscayne boulevard to take its present route. The Deering tract consisted of 212 acres, extending from N. E. Second avenue, where part of the old rock wall still runs, over to the bay.

But that was only part of the high finance of the Anderson-Wright combination. Acting as the Shoreland Company, they leased a large area east of the First National Bank from Thomas J. Peters on a valuation of $4,000,000, for the site of the future Shoreland arcade. The mixture of frame one-story stores and shacks which huddled in that block and nudged up between the bank and the old Dade County Security building on First avenue were torn down in short order and there, as on the Douglas site they had recently acquired, Anderson and Wright started to put up a three-story arcade that could be increased to 18 stories as times demanded.

Miami Shores then had its main office in a building next to the Wayside Inn, on the eastern edge of their new holdings and in the shadow of the Halcyon Hotel. It was there, some remember, that Bill Snell, as a salesman for Miami Shores, conceived and carried out the idea of leading the assembled prospects in community singing before turning them over to a spellbinder, giving special emphasis to that other theme song of the boom, "On Miami Shores." It was believed that singing somehow softened the heart and loosened the purse strings.

The Trinity Methodist Church got the building fever and

ROY C. WRIGHT

decided to follow the example of the First Baptist in putting up a combination commercial and church property at N. E. First avenue and Fourth street. Marcus A. Milam headed the Trinity Methodist committee to raise $250,000 in pledges to finance the church part, and the $750,000 for the 10-story commercial wing was to be financed with bonds. The Baptists were to have 375 offices and a gymnasium. It seemed a very simple way to get self-liquidating houses of worship.

T. W. Palmer was starting the first 300-room unit of the Columbus Hotel, next to the McAllister, with plans complete for a $2,000,000 building. The Henrietta Towers, one of the most popular hotels in Miami, changed hands nearly every month, being unloaded by the hometown boys in May to Samuel Risman of Buffalo on a valuation of $1,250,000, a quarter of a million gain in a month.

The South Atlantic Telephone and Telegraph Company announced through Manager Vernon Baird it would build a greatly improved central plant for $1,200,000, in addition to spending $600,000 for outside betterments. Recent merging with the Southern Bell system unlocked the doors of this new capital.

T. O. Wilson began to increase the Congress building from five stories to its present 17 at a cost of $1,000,000. George B. Dunn and the Miami Transit Company swept the jitneys off the Miami streets with 30-passenger busses, ignoring the anguished wails of the idle jitney drivers. The county commission decided to sell the Central school grounds to the school board for $1,000,000 to meet part of the cost of the new courthouse and to levy taxes for the remainder instead of selling bonds.

Just before he left in May for his summer vacation, Carl G Fisher contributed another chapter to his feud with S. A. Lynch, the Atlanta capitalist, over what we know today as Sunset Islands. Lynch and his associates owned the tips of these four nubs that stuck out like fingers from the western side of Miami Beach north of the Venetian islands. Fisher owned the base of the nubs and the mainland. He feared that Lynch would hold him up if he tried to buy them, and he didn't want Lynch to have a rival development right under his nose.

He appeared, therefore, to oppose successfully a petition by the Lynch interests for permission to bulkhead and fill a considerable area around the four nubs. Later, Fisher made certain that Sunset Islands would not trouble him by cutting them off with a canal running along the shore. As he owned the land on both banks of the canal, Lynch couldn't even put up a bridge to reach the shore. The feud is over, Lynch having returned this spring and put Sunset Islands on the market, but Fisher kept them out of the last boom.

The Minneapolis Journal at this time described the Florida movement as a "feverish land boom," which local journalists felt was caused by the Minneapolis writers not being familiar with local conditions.

Perhaps the Minneapolis observers had read in the May annals of the sale of Silver Crest, for example, a subdivision at Grapeland boulevard north of Coral Way, which was completely sold out in 10 minutes after the sale started. Five binders were offered on every corner lot days before C. Edward Clarke threw the subdivision open. Or they might have heard of Addison Mizner's Boca Raton, where eager buyers had gobbled up $2,190,000 in lots the first day they were offered, and took an even greater amount two weeks later.

Perhaps they even were informed of the Arthur-Manley-Birch subdivision of East Shenandoah, which got rid of $3,000,000 in lots the first offering and was completely sold out in two days. Perhaps the Minneapolis scribes didn't think it normal for whole subdivisions to be gobbled up like a June bug thrown to a duck, but we knew, down in Miami, that it was only our way of growing.

Armstead Brown quit practicing law with John P. Stokes in Miami at this time and was appointed to the Florida Supreme court, to succeed Judge Jefferson B. Browne of Key West, who wanted to return to the island city to live. A. C. Alleshouse resigned as principal of Miami High school after 25 years in teaching to look after his property, and W. R. Thomas stepped into the principal's office from that of assistant.

Roddey B. Burdine was elected head of Miami Rotary. John W. Claussen merged his insurance interests with the Stembler insurance agency, Duncan MacDonald becoming treasurer. M. S. Tucker came to Miami from Jacksonville as Dade county's first auditor and purchasing agent, and was embroiled for months in a legal fight over his newly-created office. Ollie H. Gore, business manager of The Hollywood Magazine, went to New York to represent 50 Florida chambers of commerce that summer. Sherman Minton, now United States senator from Indiana, came to Miami to join the law firm of Shutts & Bowen.

Ed Howe, the Sage of Potato Hill, was honored on his seventy-first birthday. C. E. Riddell of Galveston succeeded Fred L. Weede as secretary of the Miami Chamber of Commerce, and brought Marvin Brown from Beaumont to edit The Miamian and handle Miami publicity. Neither seemed to fit in with the local picture. John Seybold concluded 25 years in Miami business by selling his bakery to the Southern Baking Company, and retiring to watch his new Central arcade rise above downtown Miami.

Dan Hardie, longtime sheriff, joined the caravan of Miamians on world trips, visiting the Holy Land and many other foreign countries while new owners took over the pioneer casino at south beach from which he had retired.

The first warning cloud in the bright sky of the Florida boom was the discovery in the middle of June, 1925, of a picked squad of 20 federal income tax specialists in the county courthouse and federal building checking the profits of the speculators.

Some men began to take stock and to reef in their sails. They even contemplated the end of the year and the profits they might have to declare then. A man could make a million dollars profit on a sale, but he would be lucky to get 20 per cent of it in cash. The remainder was paper, but Uncle Sam demanded at least 50 per cent income tax in cash. Many a luckless paper millionaire found himself hard pressed to dig up the real money to pay taxes on his 1925 profits. If that was done, he found he had only reduced his equities and might better have waited to make a fresh start with the new year, instead of selling so soon.

But that was only a small cloud and the bulk of us paid no attention to such remote signals. Fred Rand began in June to build the $600,000 Huntington building on the site of the "Gables" at S. E. Second avenue and First street. Far out on the other end of his Second avenue business strip, at Fourteenth street, he started the $2,750,000 Roosevelt Hotel, whose unfinished walls and rude interior furnished a haven for hoboes and the homeless of 10 years, while two hurricanes did their unsuccessful best to ruin it. The structure was bought in January, 1936, for $38,000 by Lindsey Hopkins, sr., Atlanta capitalist, who will repair and finish it.

George E. Merrick made the best offer for the proposed University of Miami, promising 160 acres in the southern part of Coral Gables and a $5,000,000 endowment conditioned upon another $5,000,000 being obtained. That was easy, in those days, for the men who incorporated it. The founders were W. E. Walsh and Frederick Zeigen, who had nursed the idea of an open-air university for a year; William Jennings Bryan, Clayton S. Cooper, James M. Cox, Bertha M. Foster, Henry Salem Hubbell, George Merrick, Ruth Bryan Owen, Thomas J. Pancoast, Mitchell D. Price, Leslie B. Robertson, E. G. Sewell, Frank B. Shutts and B. B. Tatum. The announcement was blazoned through 16 solid pages of Coral Gables advertising in one issue of The Miami Herald.

You rarely hear of Atlantic Shores today, but in June, 1925, it began a campaign of advertising and promotion second only to the scale on which Coral Gables and Miami Shores were being pushed. Atlantic Shores grew out of the purchase of 960 acres of swamp land and beach just south of Hollywood, from the ocean to the present Dixie highway where it curves into Hollywood. It was one of the last undeveloped tracts in the boom-beach zone and had a mile of ocean frontage. The buyers were headed by Judge T. T. Ansberry of Ohio and Washington. They paid $4,000,000 for the land, most of it to Olaf Zetterland, a former Flagler railroad engineer who had acquired it for $1 an acre many years before.

With Joy C. Clark pushing the promotion, Atlantic Shores got rid of $17,000,000 in lots during the first three weeks of July, quite

dwarfing the Golden Beach development just south of it. At the height of the boom, it was estimated that $30,000,000 was represented in the lots of Atlantic Shores, but all that remains today of those values is the land, a few houses near the Dixie highway, and the administration building back near the ocean.

While all these activities on land were absorbing the steady inrush of capital, five proposed new islands were plotted in upper Biscayne bay, running north from the new Venetian islands. Soon lots were being sold on paper, on locations then admittedly 10 feet under water. The new islands were to constitute a $200,000,000 development of Hugh M. Anderson, Roy C. Wright, Robert H. Gamble of Jacksonville, J. F. Chaille of the Venetian islands, and F. C. B. LeGro, now a commissioner of Everglades drainage district.

All public groups and the county commissioners indorsed the new islands and the project was off in a swirl of glory. They were to be part of the ambitious upper bay development linked with Miami Shores, and possibly tied in with the new Seventy-ninth street causeway promised at that time by T. A. Winfield and finally opened July 19, 1928. How far the islands got before the boom collapsed may have been noted any time within the last 10 years by the line of pilings outlining them. LeGro was left holding the sack.

Just how valuable this bay bottom was considered is evidenced by the storm of protest which arose when the legislature passed a local bill late in the 1925 session to convey to the city of Miami control over a large part of the submerged bay bottom, even that within the limits of Miami Beach. Governor Martin listened to both sides, vetoed the bill.

The legislature of 1925 finally closed after Governor Martin had swung the big stick over them in a one-day special session to get the biennial appropriations bill passed without making a $2,000,000 cut demanded by west Florida conservatives. The gasoline tax was increased from 3 to 4 cents to provide more money for highways. A fire board was created to fight Everglades muck fires. Free textbooks were provided in public schools for the first time.

"Honk Honk" Arnold got his one-way street and traffic light system ready for operation by June 21, with through streets designated on Flagler from the bay to Twenty-second avenue, N. E. Second avenue from the Royal Palm grounds to Thirty-sixth street, and all of N. Bay Shore drive, which then was being paved 200 feet out on the new fill from the Royal Palm to Sixth street.

Although the merchants grumbled, the people of Miami generally approved the change. The greatest trouble arose from the habit of pedestrians walking across on the green light. One of the new police contingent from Georgia, Patrolman Johnson, became so incensed at a pedestrian who disobeyed his commands to stop crossing when the "Go" light was on that he yanked out his pistol and

fired, hitting a citizen named C. F. Mowery half a block away. Johnson was discharged for his mistaken zeal, Mowery recovered, and pedestrians began waiting for the lights to change before charging into the stream of traffic.

The Wofford Hotel decided in June to remain open through the summer, after many requests from former guests. The Fleetwood reopened with one guest, in response to the apparent need for accommodations, as did many other hotels.

First hints that the Seaboard Air Line railroad would extend its lines from West Palm Beach to Miami came with a real estate advertisement early in June declaring the Seaboard station would be built at Flagler street and LeJeune road. Although the chamber of commerce and other civic bodies had been urging the Seaboard to come in for a year, W. L. Stanley of the railroad at that time labeled as "untrue" the statement that the Seaboard definitely had decided to extend its line south from West Palm Beach. The actual announcement came a month later.

Not all news then was buying and selling. Robert R. Taylor, of pioneer stock, became Dade county solicitor, a position he again holds this year. Thomas J. Overton resigned after 22 years with the Miami post office, to deal in real estate. Horace Stilwell was organizing the Republican party for Florida at Orlando, predicting the state would go Republican within a few years. E. D. Sullivan named his Patricia Hotel in Dallas Park for the young daughter of P. E. Hickey, his financial associate. M. B. Garris, local engineer, was plotting the streets in Dallas Park.

Eugene Hawkins, young bridegroom of three hours, was shot and killed near the Wildcat in Coral Gables by the enraged father of his bride, Ethel. The killer, A. C. Caldwell, also shot the daughter, and then disappeared into the palmetto scrub where his dead body was found a week later. The dirigible Los Angeles made its first appearance over Miami, going from Puerto Rico back to Lakehurst. It was the largest thing Miamians had seen in the air. O. B. Sailors of Kokomo, Ind., one of the builders of the Clyde Court apartments, died in Arizona, and Mrs. John Sewell died in North Carolina.

The Scopes evolution trial was about to begin in Dayton, Tenn., and William Jennings Bryan was the chief spokesman for the prosecution. On the eve of his departure the debate about evolution waxed and waned in many a pulpit and editorial column. It was a futile and fatal undertaking for the Great Commoner.

CHAPTER THIRTEEN

A FRANTIC scramble for any kind of Florida acreage had spread over the state by June, 1925, and investors newly arrived from the North sat in Miami and bid fantastic prices for enormous tracts of land in north and west Florida that they had never seen and couldn't imagine what it even looked like. In those times, by popular consent, it was called "ahkredge," if that spelling conveys the idea.

Typical is the case of Bert Schreiber of Miami, who paid $1,750,000 for 300,000 acres of forest and swamp land in Leon, Wakulla and Jefferson counties, south of Tallahassee, and sold it that June within a week for $250,000 profit to Abe Cohen of Chicago. Incidentally, Schreiber retained the timber rights on the land, the only thing that gave it value, but few of the visiting acreage speculators gave a thought to such small profit features as timber or turpentine.

Jacob Goodman of New York spent only a week in Miami before he became the owner of 400,000 acres in far-off Liberty county, which, had he taken the trouble to inquire, he couldn't even reach by road. A Miami syndicate paid $1,200,000 for 100,000 acres in Orange and Osceola counties, south of Orlando in what then was one of the wildest parts of the state. Ballard & Buchelew offered 2,000,000 acres in scattered and frequently inaccessible parts of the state. For a binder of $10,000 they would consider selling 24,000 acres in Santa Rosa county, this side of Pensacola. A binder of $25,000 was required to hold 200,000 acres in Washington and Calhoun counties. Kincaid Harper was subdividing 12,700 acres in Holmes county, up under the Georgia line, for small farms.

Of course, the choice offerings were close to Miami, the nerve center of the boom. West of Doc Dammers' Central Miami and beyond, where the Coral Gables Seaboard depot today falls gracefully into decay, someone paid $1,500,000 for 405 acres. The Ives Dairy farm of 485 acres was bought by the Donnelly Realty Company and renamed North Fulford.

Former Sheriff Louis A. Allen was doing well in real estate and won some brief fame by paying $175,000 for 10 acres west of Twenty-seventh avenue on N. W. Thirty-sixth street, buying from John Givens, a thrifty negro who had paid $250 for it 28 years before and lived there comfortably ever since. Tottens key, south of the present Cocolobo Cay club, was taken from Isaac L. Jones for $250,000, he also having acquired it 28 years before for the sum of $212. Land which had been in the Brickell family since the original Spanish grant was conveyed by William and George Brickell to the Brickell Estate Company and the Donnelly Realty Company began selling off the 192 acres as Brickell Estates.

The Matheson tract on Upper Matecumbe key, visited so dis-

astrously by the 1935 storm, was sold for $250,000, at the rate of $1,500 an acre. J. M. Smoot, president of the Miami Jockey club, and his associates paid $2,000,000 for 63,000 acres in Lake, Sumter, Pasco and Hernando counties. evidently in the belief that they were near Tampa.

The area around Okeechobee City and the upper end of the big lake was seething with subdividers, mapping out homesites where the buyer could have from one to five acres instead of a 50-foot city lot. Advertisements recalled the alleged statement from Henry M. Flagler, the Oracle of the East Coast, that "Okeechobee will be another Miami." His railroad at the time was pushing through Okeechobee down the east side of Lake Okeechobee, with the intention of running along one of the canal banks into Hialeah.

Curtiss-Bright ranch was established at Palm Circle and the settlement of Brighton, named for James H. Bright, was in the making on the state road west of Okeechobee. M. M. Hogan was developing Okeechobee Manors. Another boom flower west of the city was Okeechobee Highlands, a euphemism indicating possibly a foot rise above the general level. On beyond was Harding Township. Okeechobee Shores was started as an inland seashore on what they called Chauncey bay.

Allentown, between Okeechobee and Venus, was termed "The City of Contentment," where five acres could be had for $500. Fort Drum was being changed into a model city and such exotic productions as Kissimmee Gables traded on the vast vogue of Coral Gables. The Alford Realty Company had quite a play with Alford City, in the upper 'glades. Fort Pierce Farms declared sales of $1,000,000 in the first month. The near-by city of Indrio was in the making. Industrial City was laid out on the Palm Beach canal, across from Loxahatchee Farms, and buyers were promised a forest of smoking industrial stacks almost before you could get a deed.

Even the war department got the fever and was about to throw Chapman Field on the market, after giving 95 acres to the department of agriculture for an experimental farm. But E. G. Sewell and other Miamians stepped in and persuaded the war department that the field should be kept for an air base, the function it served during the World war. It has since been used for that purpose again, although in December, 1925, Nathan Friedman of New York enjoyed a brief ownership by offering to pay $2,800,000 for the 800 acres of Chapman Field, which would have given the war department a profit of 3,843 per cent on its original investment.

When Key Largo City could be soberly described as a $20,000,000 undertaking, it did not seem at all improbable that Miami soon would be a solid city from Coco Plum beach to West Palm Beach, as C. W. Montgomery, Herald real estate writer, asserted was the general belief.

Accompanying this unreasoning urge for subdividing, which resulted in city lots being staked out in the middle of a hundred Florida swamps, was a popular demand for guidance in investment.

Full-page advertisements depicted a ragged and obviously wretched individual fighting off a pack of ravening wolves with one hand while using the other to herd his defenseless children and cowering wife toward the beacon light of safety in the doorway of the office of an investment organization.

The late Vance W. Helm invited stockholders to join him in a $3,000,000 Florida Investment Properties, Inc., to make the profits that abounded in Florida realty. He claimed to have been one of the two original owners of Davis Islands, then in the midst of a breath-taking boom at Tampa. Numerous other Miamians, particularly invited those not so well posted on the happy hunting ground of profits to bring the money in and trust to the advice of the knowing. Those who had lived as much as a year in Miami at that time were looked upon as prophets by the throngs arriving daily.

Slogans like "Noe Knows," by E. D. Noe & Son were blazoned far and wide in keeping with this oracle idea. Another very important phase of most sales talk at this stage in the game, also, was the point that the seller did actually "own and can deliver" title to the property under discussion. So many bird-dogs and under-agents were trying to muscle in on every sale that it was frequently difficult to find the actual principals.

In Miami the commissioners approved a yearly budget of $2,900,000, while committees of taxpayers urged the city not even to consider retrenchment. The Miami Civitan club by formal resolution termed the $50,000,000 Dade county tax valuation "ridiculous" and contended that such a low valuation gave prospective buyers a false idea of the worth of property. Throughout the state county assessors had added $100,000,000 to tax rolls, after being raked over the coals in the spring by Governor Martin for keeping assessments, in some counties, at least, as low as 10 per cent of the normal cash value.

In the midst of the excitement, an earthquake virtually destroyed Santa Barbara, Calif., and Florida was too busy to give it more than passing notice.

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It is not unlikely that the Seaboard Air Line railroad was literally dragged into Miami during the height of the boom by reason of the intense irritation of the citizens over two minor features of the Florida East Coast railroad—the constant switching across Flagler street and the refusal of the company to construct a new station.

It was a situation in which the F. E. C., having created Miami, found it had spawned an unruly problem child which suddenly outgrew all its clothes, "got too big for its britches," as we used to say of neighborhood brats. The millions that the Florida East Coast poured into its 219 miles of double track, into its oil-burning engines and Hialeah shuttle and great Miller shops at St. Augustine and the roundhouse at New Smyrna, came too late. The citizens of

Miami were humiliated by the plain, yellow, wooden F. E. C. depot, and they were irked beyond reason by waiting in the hot sun while endless strings of freight cars were shunted back and forth across Flagler street.

In June, 1925, the Miami Chamber of Commerce repeated its invitation of a year before for the Seaboard Air Line railroad to extend its new line from West Palm Beach to Miami. It also called upon the city of Miami to assist in getting right of way.

By July 13, S. Davies Warfield, the Chesterfieldian president of the Seaboard, was assured that the right of way was available, and two days later he finally announced that his line would come into Miami on land donated by the Curtiss-Bright interests, by George E. Merrick and by C. H. Perry, the latter for a depot site on West Flagler, a block west of Douglas road. On the West Coast about that time John S. Jones, the developer of Naples, was paying out his own money to run a Seaboard extension from Fort Myers into Naples, which was billed then as a second Miami Beach.

Of course, the Warfield statement precipitated a mad scramble for choice lots and acreage near the depot site, around the proposed freight depot at N. W. Seventh avenue and Eleventh street, and all along the line to West Palm Beach. Perry very prudently took his 120 acres off the market, predicting it would go to at least $2,000 a front foot as soon as the rails began to appear. He waited, however, a trifle too long, as the depot never was placed there. It remains today as the Flagler Country club, Perry's principal holdings.

President Warfield, with his usual energy, at once made arrangements to market $25,000,000 in bonds with Dillon, Read & Co. of New York to pay for the extension. When he appeared in Miami he was besieged by delegations from Homestead and the Redlands, demanding that he extend into that section. By the end of July title to all the land needed for an extension clear to Florida City was laid in Warfield's lap, and a giant torchlight parade from Miami to Homestead was arranged to signalize his decision to enter the Redlands.

A different kind of torchlight flared into a June night with a fire which destroyed the S. H. Kress Five-and-Ten store and gave the whole city the nervous shakes, recalling that other fire of 1898 when most of Miami was burned. But firemen kept the blaze in control, and soon after Kress decided to put up a five-story store and storage building costing $275,000 on the ashes of the old one. Happily, he still had the only basement in town, even though it was full of water.

The Clyde Court apartments changed hands again at this time, going from Val Duttenhofer of Cincinnati to I. Aronovitz and Louis Afremow for $700,000. The addition to the post office, where the Miami Chamber of Commerce today lives, was nearing completion, but even before it was opened people knew it was too small. William Sydow became the first city manager of Coconut Grove.

Andrew Heermance took time out from his hazardous duties as field manager of Florida Aviation camp at Hialeah to get married.

John B. Reid was one of the sensations of Miami Beach at this period of the boom, ranking third to Roney and Fisher in volume of sales. Reid was more of a broker and less of a builder than the other two. Before the boom reached its crest Reid had bought $12,000,000 worth of Miami property and set some kind of a record with $2,000,000 in sales during one week.

Burdine's had found their new building was suffering for want of parking space for patrons and had put up a two-story garage some time before. Boom business was so great, however, that they began in June to increase the addition to six stories at a cost of $200,000, merging it into the department store.

Any well-known man came to Miami at his peril, if he shunned public attention. T. V. O'Connor, chairman of the United States Shipping Board, was inveigled into buying some lots in Winona Park at Flagler street and Red road and overnight found himself heralded in full-page ads as a seer and a prophet who had looked into the crucible of the future and discovered that Miami very soon would revolve right around Winona Park.

Brooklyn capitalists bought the Julia Tuttle apartments from Mr. and Mrs. Harry E. Tuttle for $700,000. The Marlborough Hotel at Miami Beach was sold by P. J. Davis to F. E. De Murias of Long Island for $500,000. The Roney Plaza Hotel building permit for $1,000,000 set a day's record for Miami Beach, while Miami's daily record was $1,982,950.

Mitchell Wolfson had turned from the East Coast Jobbing House of his father to an intensive acquiring of North Miami avenue property, in company with Sidney Meyer. After getting control of a whole block along Miami avenue, they started to build the Capitol Theater for $325,000, as the destruction of the old New York Department store, not far away, seemed to forecast a building boom that would make North Miami avenue the business successor to Flagler street.

But with all the grasping for land and money, the citizens had time to crowd the beaches daily and to create our first real summer season. Although nothing shocking occurred, Miami Beach decided the time had come to inspect bathing suits. Only a few years before it had required all women bathers to wear stockings, and the report that some men had been seen letting down their bathing suit tops brought prompt action, believe me.

The Wofford Hotel announced that the fashionable bathing hour had changed from 11 o'clock in the morning, standards set by the Palm Beach aristocrats, and the hours now were before breakfast and from 5 to 6 o'clock in the evening. Although the residents in these parts didn't quite know what to do about the "summer season" now that it was upon them, it was fairly obvious that the newcomers didn't intend to deny the fact that it was much too hot at midday to loll for long upon the sands.

. . . from a mile up, Miami Beach and the narrow strip of sand which became the lodestone of the boom.—Hoit Photo.

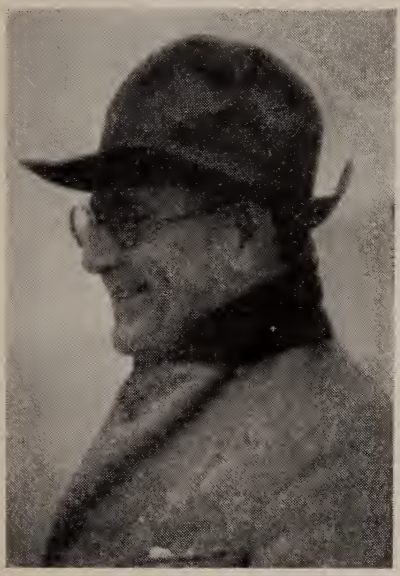
CHAPTER FOURTEEN

THE TWO MEN who laid the cornerstone of the 1925 Florida boom were the late John S. Collins and Carl G. Fisher. The one first made the ocean beach accessible to the public; the other made the adjoining land habitable in wholesale quantity. We may well concede that ocean bathing in January was the spark that inflamed the Northern imagination.

John S. Collins is gone, leaving his son, Irving A. Collins, and his son-in-law, T. J. Pancoast, to carry on the work that he began when already a full life was behind him.

Carl G. Fisher still is president of the three companies he founded here, the Alton Beach Realty Company, the Miami Beach Bayshore Company and the Peninsula Terminal Company. Worth at the height of the Florida boom an estimated $6,000,000 in quick assets and between $60,000,000 and $70,000,000 in equities, Fisher saw most of it tied up in the ill-fated Montauk Point development on Long Island when the stock market crash of 1929 froze the nation's assets. Whether he can emerge to resume the position of leadership he once occupied in Miami Beach in this new era of expansion is a question widely asked.

Collins was at heart a horticulturist, a grower. We have seen how he came to Miami from New Jersey and with six associates tried to grow coconuts on a large commercial scale; of how the enterprise succumbed before the ravages of rabbits and discouragement; of how Collins finally bought out the holdings of E. T. Field and became the owner of 1,600 acres of Miami beach, his domain reaching from Fourteenth street to Archway Villas north of the Deauville.



CARL G. FISHER

In this empire Collins turned to the growing of vegetables, mangoes and avocados along Indian creek, with his home and farm buildings at what is now Forty-first street and Sheridan. The long rows of trees marking Pine Tree drive were the first planted on Miami Beach, and lined the lane leading up to the farm buildings. Pine trees later were planted in squares elsewhere to serve as windbreaks for the young orchards.

To make it easier to haul his avocados to market at Miami, and to bring in fertilizer, Collins dug the canal along Dade boule-

vard which bears his name. He also built the first north and south street in the upper part of the beach, to join with Atlantic boulevard, built from south beach by the Lummus brothers, the whole now being named Collins avenue. When it was laid out John Collins started the two-and-a-half-mile wooden bridge to connect his swampy paradise with the mainland of Miami.

Many stories are recounted of the courage and perseverance of Collins. He and T. J. Pancoast were able to get the bridge part way across in 1912, but their funds ran low and constuction stopped temporarily. In their extremity they called on Carl Fisher, who was resting in a home near Point View in Miami with a comfortable fortune from the Prest-O-Lite Company salted away. The audacity of a man then 70 embarking on the opening of a new land intrigued Fisher's interest. He finally agreed to make a loan and the bridge was carried to completion June 2, 1913.

As a bonus for paying $50,000 for the purchase of a majority of the bonds issued to build the bridge, Collins gave Fisher 200 acres from Nineteenth street at Collins canal south. It wasn't much of a gift, except the beach. But standing on the ocean's edge watching the waves roll in, Fisher caught the same vision that John Collins had. He thereupon bought 200 acres more in the Lumm tract and 60 acres along the bay, giving him a belt from Nineteenth street to Fourteenth, just south of the Flamingo Hotel, and began planning how to make it worth something.

The only way to use his new gift was to cut down the mangroves and to pump sand in from the bay to make land out of the swamp. Fisher induced J. E. and J. N. Lummus to join him in this project to improve their holdings as well, and Fisher put up the money.

With John H. Levi in charge of the engineering, the filling and the bulkheading began, out of which Miami Beach as a city soon was created. The Lummus brothers and their friends called their portion South Beach. Fisher called his Alton Beach and the Collins group dubbed theirs Miami Beach. T. J. Pancoast recalls today that when the time came to adopt a name for the new town, that of Miami Beach was finally accepted, to hitch onto the Miami star already in its ascendancy.

The first Fisher company was the Alton Beach Realty Company, while Collins and Pancoast handled their affairs through the Miami Beach Improvement Company. After the wooden bridge was opened and the new land had taken form, Fisher and Collins combined in the Miami Beach Bayshore Company, to develop that part lying north of Dade boulevard and west of Indian Creek. They bought out the fringes from the Model Land Company of the Flagler group. Collins put in his land, Fisher put in a like value in money, thereby completing their control of Miami Beach as far north as Sixty-ninth street.

Lincoln road was cut through the mangroves from ocean to bay in 1915 and a little box-like structure called the Lincoln Hotel

was built the following year, next to where the Community Church now stands. It was moved later and expanded into the present large hotel, for Fisher believed that people had to have a nice place to stay as the first requisite to liking Miami Beach. And as a further deft touch, he never allowed his real estate salesmen to set foot inside a Fisher hotel to get a prospect.

The Miami Beach municipal golf course was the first on Miami Beach. Later, Fisher built the small nine-hole Flamingo course and the Flamingo polo fields for his guests, through the center of his first tract. In April, 1925, Fisher sold the two city blocks comprising the Flamingo golf course to the Shenandoah Development Company of Miami for a reported $800,000, but it was stipulated that it was not to be subdivided until 1931. Both the former polo fields and golf courses today are rapidly filling up with homes and apartment houses.

The Flamingo Hotel was built by Fisher and opened in the winter of 1920-21. Charles S. Krom was brought over from Belleair to be manager, arriving a full year before the completion of the building to advise on its construction. Fisher had investigated him, found him suitable, and he has been manager ever since.

Fisher put up three other hotels—the magnificent Nautilus in 1924, the King Cole and the Boulevard a year later. His land development was reaching out through the bayshore section, he was constructing the La Gorce and Bayshore golf courses, building new polo fields, running street car lines even out as far as the Nautilus Hotel.

It was Fisher's ambition to have a deep-water harbor for Miami Beach, instead of taking the backwash from the ambitious Miami development. Long years before, Miami Beach had extended its swampy way over what is now the government cut to Peninsula island, but the two were divorced when the federal government found it could reach deep water through a minimum of hard rock by the present route, and retained ownership of that territory. Fisher acquired much of Peninsula island, but his problem, still unsolved today, was to establish rail and motor contact between Miami Beach and the wharves built on the island.

One of the amusing features of that harbor expansion was the sinking of the concrete ship Sapona on the north edge of the island to make a casino. The Sapona was a noble experiment of the United States government during the war and was bought cheap. After it had been beached in its new home, however, Fisher dug it out again, towed it to sea and sank it.

After leading him almost to the verge of financial ruin, his new venture began to yield returns in 1920, and sales from then on marked a fast-rising curve. But Fisher was dubious about the effects of the 1925 boom, and as the fever mounted his terms tightened. His property always was sold on condition that the purchaser be acceptable either to him or to his sales manager, C. W. Chase, jr. They required a 20 per cent payment upon closing of a deal, and in the very midst of the summer of 1925 Fisher made

terms even more severe, finally taking some property off the market entirely, and in other cases requiring the buyer to build as an evidence of good faith. It was his idea that prices then were too high for him to sell conscientiously, and he knew if he relinquished control others might take the property on a wild buggy ride.

Believing that he had his property safeguarded from the boom, Carl Fisher left Miami Beach in May, 1925, for the automobile races at Indianapolis, and from there went to his summer home at Port Washington, L. I. While the fever raged worst down here, he was planning the new summer resort at Montauk Point, on the other end of Long Island, in which he and the Pennsylvania railroad were to join forces. He paid $2,500,000 for the 9,000 acres making up that tip of Long Island.

"Miami Beach in the winter, Montauk Point in the summer," was the slogan. His insistence upon building hotels and recreational facilities and completing landscaping before selling a single lot almost cost him a single fortune. Because of the stock market decline, the real estate market refused to digest Montauk Point when it finally was ready, and the rapid shrinkage of Miami Beach equities following the collapse of the Florida boom stretched his credit to the limit.

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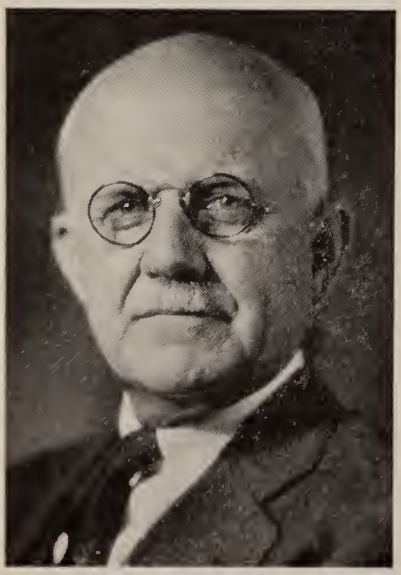
Come July 13, his birthday, Thomas J. Pancoast will round out 15 years as president of the Miami Beach Chamber of Commerce.

He was elected its first president in Smith's Casino on South Beach in the summer of 1921 and has served so well that there has never been any serious suggestion of replacing him.



T. J. Pancoast

According to C. W. Chase, jr., or Pete to his friends, the chamber was the outgrowth of an idea he nursed while waiting for something else to do in the Fisher organization, which he had forsaken his importing business in Key West to join. He discussed the need for a chamber of commerce with the merchants of South Beach, but received little encouragement until he met up with Lambert Rook, son-in-law of J. N. Lummus, sr., and at that time the foremost realty expert on the Beach.

At a luncheon held in Hardie's Casino, Councilman "Bill" Scott, showman and sign painter, finally made a speech that struck the popular fancy and the chamber of commerce was be-

gun. To avoid friction, the next meeting at which the actual organization took place was held in the rival Smith's Casino, where Pancoast became president and "Pete" Chase the first secretary. He remained as secretary until the fall of 1921 when he was made sales manager for the Fisher companes, and C. W. Chase, sr., was brought from Key West to begin a job which ended only recently with his death.

First objective of the fledgling chamber was lighting of the county causeway, which had been opened February 17, 1920, and already had run up a formidable record of night accidents. The county finally agreed to string lights along it, and the two cities illuminated their respective ends.

There was no building, but C. W. Chase, sr., set up a large umbrella at the corner of Alton road and Fifth street and sat under it, dispensing information and literature to all who came over the causeway. Prosperity brought a building closer to the end of the causeway, and throughout the years the chamber of commerce was a large factor in making Miami Beach an entity instead of an appendage to Miami. One of its flashiest achievements was when Steve Hannagan and Joe Copps made newspapers accept the Miami Beach date line on news stories, and at the same time convinced the world that most of the bathing beauties were at Miami Beach instead of Miami.

The first real estate company at Miami Beach seems to have been the Ocean Beach Realty Company. It was formed in 1912 by J. N. Lummus, sr., who later became the town's first mayor; by J. E. Lummus, his brother, and by such men as A. J. Bendle, Judge John C. Gramling, J. A. McDonald, Dr. W. S. Gramling, Dr. James M. Jackson, J. C. Baile, Avery C. Smith and possibly a few others. The company bought 100 acres on South Beach from Charles H. Lumm of Red Bank, N. J., for $30,000, and took an option on 400 acres more for $40,000. This land is said to have extended from the Biscayne Kennel club to 200 feet north of Carl Fisher's former home, The Shadows. We already have recalled that Fisher bought part of this property when he came into the picture.

Development efforts of this group centered about South Beach, where Avery C. Smith was enlarging his bathing casino. He came there in 1908, took over the Tatum pavilion and gradually enlarged it into the first beach casino. He also ran a boatline from Miami until the Collins bridge was opened. The Ocean Beach Realty Company had hard work selling lots to those who ran the mosquito gauntlet from the pier through the jungle to the windswept delights of the beach; the company later was absorbed by the Miami Ocean View Company when more capital was needed.

This brings us to the fourth of the real builders of Miami Beach, John H. Levi, president of the Miami Ocean View Company and engineer in charge of the original filling of Fisher's land. Levi, like Collins, Fisher and Pancoast, has left many tangible evidences of his ability on Miami Beach, but in addition, he has

put the indelible stamp of his fine personality on the government of Miami Beach, where for nearly 18 years he has been a member of the council, 11 years as president of that body.

Levi was superintendent of the Seabury Shipbuilding Company of New York when he first saw Miami and wired Carl Fisher to join him. When Fisher cast his lot here, Levi stayed also and directed the filling and clearing operations which gave Fisher his first land to sell. Later, Levi and his associates built Star Island on 55 acres of bay bottom and transformed it into a tiny kingdom of exclusive estates. Levi also created the present Firestone estate for James H. Snowden on upper Miami Beach. For seven years until 1930, John Levi was president of the Miami Beach First National Bank.

The Miami Ocean View Company, for which Levi first was general manager and then president, was formed with Snowden, Fisher, J. N. Lummus, sr., and Henry McSweeney. It controlled that part of Miami Beach from Fifth to Fourteenth street and from the bay to Washington avenue. James A. Allison, Fisher's Prest-O-Lite partner, joined them later, built the aquarium on the present site of the Floridian Hotel.

But these material things tell little of the John Levi who today has only to put his name on a ticket to get any honor in the gift of Miami Beach. He was president of the council through the trying years of the boom and thereafter, and the unequalled financial standing of Miami Beach today is due in no small degree to his hand at the helm when so many other Florida communities were caught in a boom craze that left them paralyzed with debt. It may be said of John Levi that he has never yet lost touch with the average citizens who make up that community. He is the civic bridge between the Committee of 100 and South Beach.

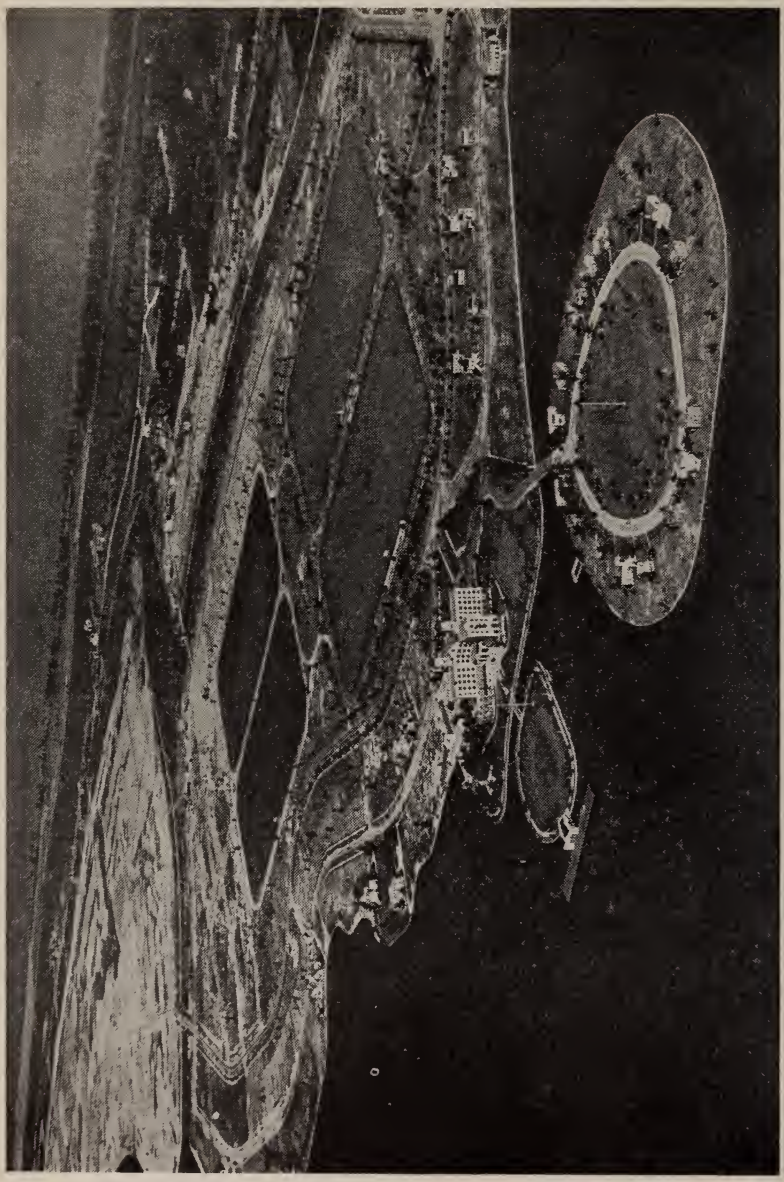
From earliest days, J. N. Lummus, sr., father of the present county tax assessor, was a moving force in the growing community. Probably his greatest contribution was the impetus he gave to the construction of the county causeway, which augmented the Collins bridge in 1920. Although the Collins bridge first opened the Beach, the free county causeway made Miami Beach accessible to the boom. For some time, one side was reserved for passenger vehicles and the other for trucks, until the viaducts were double-tracked in 1924. As many as 61,000 people a day were checked passing back and forth across it in 1925.

Others who came into prominence during the boom were the present mayor, Louis F. Snedigar, who also filled that post in 1925; the late Frank H. Henning, councilman and assistant to T. J. Pancoast in the Miami Beach Improvement Company; the late Walter Kohlhepp, vice president and general manager of the Alton Beach and Bayshore companies. Kohlhepp was city finance director of Miami in 1922 when he came over to join the Fisher group.

In this recounting of early days, some mention should be made of Edward E. (Doc) Dammers, first mayor of Coral Gables, who

sold Miami Beach lots off the tailboard of a wagon in 1913. When the Collins bridge was opened, 100 lots were set aside to be sold to Miami residents, each buyer getting five years' free toll over the bridge. All through the years that Doc Dammers was helping George E. Merrick pull the buyers west toward Coral Gables and beyond, Dammers was constantly trading on the fact that he had once predicted a golden future for Miami Beach when he was standing in the middle of a mangrove swamp pitting his auctioneer's lungs against the angry whine of mosquitoes and the incredulity of the natives—and now look at it!

. . . thirty years ago they were cutting aristocratic Lincoln Road at Miami Beach out of this mangrove jungle.—Matlack Photo.



. . . after Fisher and Collins made this Bayshore part of Miami Beach, they adorned it with the Nautilus hotel and four polo fields.

CHAPTER FIFTEEN

MEASURED in terms of hope, the crash of the dream city of Addison Mizner's Boca Raton was perhaps the greatest tragedy of the 1925 Florida boom.

Addison Mizner, architect, artist and creator, was one of the few to inject true poetry of color and line into Florida building. He started to do for a city on the ocean's edge at Boca Raton what he had accomplished as an architect in Palm Beach on the beautiful Everglades club, on the palatial villa of Mr. and Mrs. E. T. Stotesbury, on the equally gorgeous Cosden villa, the mansions of Vanderbilt, Wanamaker and 80 others.

Only one of the incredible Mizners could have laid out Boca Raton. Had he started a year before, we might have there another Coral Gables, but unfortunately Boca Raton went on the market in June, 1925, sold $9,000,000 in lots in as many weeks, and gently subsided before the great Ritz-Carlton Hotel could be built, or the dozens of millionaire stockholders could begin to line its Camino Real with their estates.

Not long ago, a paragraph in the newspapers told of the federal court here approving a plan of reorganization of Addison Mizner, Inc., involving refinancing to the extent of $130.000. The Cloister, which Mizner built as a sort of warming-up exercise and administration building while his bigger plans gained momentum, was bought several years ago by Clarence H. Geist, Philadelphia public utilities owner, and made into the exclusive Boca Raton club. It was opened in February, 1926, and cost $10,000 a room. The remainder of Boca Raton is modestly catching hold again, like so many south Florida communities in the last three years.

Addison Mizner came to Florida in 1918, after association with Stanford White in New York, and was famous in his own right long before the boom. Seeing others make whole cities out of their dreams, he became restless and in April, 1925, bought two miles of ocean front and 16,000 acres from the Southeast Coast Land Company, back of what then was Boca Ratone. The "e" was soon dropped. Associated with him were many of the best names in Palm Beach, England or Paris. Chairman of the board of directors of the Mizner Development Corporation was T. Coleman duPont, United States senator from Delaware. Jesse Livermore, famous Wall Street operator, was chairman of the finance committee. The youngest Mizner, Wilson, world-famous wit and author, pitched in as secretary-treasurer and chief ballyhoo artist.

"Pioneering with men of affairs" was the Mizner motto, carried in a series of advertisements which truly were classics of the boom. While Addison was tracing out the Utopia, his brother Wilson "stood toe to toe with the loudest liars available and outpredicted them," as he declares in his biographical recitals of Florida days. "It was good fun while it lasted," he adds. "I learned

with thousands of others that braying alone will make an ass hoarse."

Miami began to look upon Addison Mizner as one of the real he-men of the boom when he came to Flagler street and leased Ye Wayside Inn, west of the Halcyon Arcade, from Mary Dodson Swift, on a valuation of $1,500,000 and began talking about an 18-story building there for 1926.

Next to the vibrant Shoreland Company offices, which now contain the Duval Jewelry Company, Jules' and the Seaboard offices, Addison Mizner erected his Flagler street offices right over the heads of his buzzing sales force. The Mizner office was put up without interruption of the sales work, and the only pause in the banging of hammers and cries of the workmen came when the salesmen had their 15-minute daily pep talk, or when some impetuous buyer called in by long distance. It is recounted that when the carpenters saw the aged doors from some Spanish castle being unloaded, they thought Mr. Mizner was playing a prank on them. But they quickly learned Mizner was not joking. Even the patrons of Child's restaurant today, if they take time out from their soup or cocktail to look around them in the former Boca Raton salesroom, can discover that Addison Mizner was the peer of any designer in Florida.

Boca Raton picked up headway quickly. In August construction was started on The Cloister and in September Mizner let $7,000,000 in contracts for the Boca Raton Ritz-Carlton Hotel he had designed, and for a bridge over the East Coast canal to connect the seashore with the 160-foot wide Camino Real, to stretch six miles across the Dixie highway and into the Everglades. For the Mizners were not building on millionaires alone. They looked toward the muck lands of the Everglades for sustaining agriculture to give their seaside Olympus an earthy backbone. "The citrus farming outlook was equipped with rose-colored lemons suitable for all-day suckers," comments Wilson in retrospect.

"Right up to January, 1926, it was only necessary to point carelessly to a mudhole and tell a prospect that there was his fortune," goes on this veteran of a thousand fortune hunts. "He could not deny it, and even the salesman was in deadly fear that he spoke the truth. For Florida had something to sell, at that. Something priceless, however scandalous the actual sound of prices might have been after various acts of God and man placed a cosmic pin into one of the most perfectly gassed realty balloons of all time."

The work of Addison Mizner in Palm Beach is timeless and unique. That he could not rear even loftier mansions in Boca Raton and give to the world that further expression of his great mind is truly a tragedy of the boom. But at least, as his inimitable brother declares, Addison Mizner "saved this beautiful area from Middle West Queen Anne houses and stark New England architecture," which entitles him to one of the front seats in the Florida halls of fame.

While Paris Singer was far from being in the Mizner class, the two names were linked so often in those times that it is not inappropriate to tell here about "Singer's Folly" and other experiences of this heir to the Singer sewing machine fortune.

In the hero-worshiping haze of boom times, Paris Singer came into public notice with the financing of the Everglades club, which Addison Mizner created. A few months ago this club was sold by the bondholders for $450,000, a fraction of its cost, and the older Beach aristocracy which again controls it hopes to restore within its sacred walls some of the social refinements of other days in Palm Beach.

Paris Singer also built the massive display rooms and gallery at the Palm Beach end of the viaduct, but his best-known exploit was at Palm Beach Ocean, where he put up the Blue Heron Hotel, most magnificent wreck of the entire postboom period.

Palm Beach Ocean was a subdivision extending along the seashore for a mile north of Lake Worth inlet, which separated it from the northern part of Palm Beach. Practically every lot was sold and $2,000,000 had been poured into the Blue Heron, "Singer's Folly," before his money ran out. Workmen were installing the furnishings and soon it would have been finished, but there was nothing he could use for money at the end. Two hurricanes virtually ruined the Blue Heron, but it still is being worried by creditors, who hope, faintly by this time, to get something out of their investment.

Not a house was built on Palm Beach Ocean. But it has one of the finest sand beaches on the East Coast, and a causeway built this year gives Kelsey City and Riviera access to it. So there is every prospect that when and if the tangled titles to the lots are unraveled, Palm Beach Ocean may blossom with homes to replace the barren wastes which for so long have served as a background for the lonely majesty of the Blue Heron.

CHAPTER SIXTEEN

THE "BINDER BOY" was a peculiar outcropping of the Florida boom and was evident in obnoxious numbers from March through August, 1925. At the end of that period, the binder boys began leaving Miami and other boom centers like angry bees out of a hive, many so impoverished that they were glad to get space in empty Northbound freight trains.

A composite picture of the binder boy possibly would reveal an individual slightly under normal height, never very clean or neat, bending every effort to make a lot of money in a hurry without the slightest pretense of remaining in Florida once that was done. He was attired in golf knickers, because they didn't need pressing nor the addition of a coat, and the binder boy made the knicker at one time standard male daytime garb in almost any gathering, even church.

He spoke in a peculiar dialect, which soon had even the natives pronouncing the word "binder" to rhyme with "cinder" instead of with "kinder." He slept in hotel or rooming house halls, three and four to a single room, or wherever he could find temporary space.

Headquarters in Miami for the binder boys was the Ponce de Leon Hotel, principally because it was the largest downtown commercial hotel close to the big real estate offices. The binder boys never got very near the tourist hotels. The Ponce de Leon was operated until 1925 by W. P. (Cutey) Pearce, former Jacksonville hotel and restaurant owner. He sold it in 1925 to Emmett Robinson, owner at that time of the Aragon Hotel in Jacksonville. Previously it was the property of the McAllister estate. Aside from that brief visitation in 1925, it always has had a normal clientele. It was sold by the controlling bondholders to new owners a short time ago, according to reports.

By July the routine of the incoming real estate operators was stripped down to bare essentials. They alighted from the train and looked about for someone who knew his way out of the depot. "Is this Miami?" usually was the first question. Then, "Where can I rent an office?" "What is the price of acreage?" By the first of July, the city of Miami had issued 5,917 real estate brokers' licenses and was putting new ones out at the rate of 60 a day.

That was the only time that a Miami journal ever went on record as opposing the immigration of honest and law-abiding citizens. Somewhat wearily, The Herald declared, "We no longer get a thrill out of the announcement that someone is coming to Miami to engage in the real estate business. We really feel that Miami has all the real estate dealers necessary." One might as well have whistled into a gale!

The mechanics of the binder were not complex. It is the customary thing now, as then, for a person contracting to buy a lot

for, say, $5,000, to put up 10 per cent or less of the agreed purchase price to seal the bargain until the necessary formalities could be gone through with to close the deal. The buyer would receive a binder receipt, and at the end of 30 days would pay possibly another 15 per cent to complete the first payment upon the transfer of the property.

But the binder boys who came here upon the heels of the abbreviated 1924-25 winter season found that binders were just as good as money. Having more native shrewdness than capital, they first began swapping binders among themselves in the crowds that overflowed into Flagler street from the Ponce de Leon lobby. First they made small profits on the binders themselves, and then quickly worked into the business of running up the price of a lot through several transactions while the lot still was on one binder.

The movement spread like wildfire, something similar to the margin speculating on the New York Stock Exchange, and for five months at least the binder boys set a pace that had the ordinary citizens glassy-eyed and breathless.

It was not unusual, real estate men declare, for a lot to change hands as many as eight times from the day when the first buyer got his binder until the deal finally was closed. When closing time came, the buyers would group around the papers like hungry boys around a picnic pie, each with his real estate man at his elbow ready to take a slice out of the profits. Usually, by trading papers, it was possible for a deed to issue only to the last buyer, but it might have seven or eight mortgages clinging to it like ticks on a cow, each representing the profit of one of the principals along the line. The real estate brokers usually got most of the actual cash involved.

The hours of the binder boy were from 9 o'clock until 2 in the afternoon, when the banks closed. Checks were rushed at once to depositories for the cash. Time was the very essence of success until midafternoon arrived, when a check became just another piece of paper.

Several highly entertaining fiction stories were printed after the boom, attempting to show that the phenomenal sale of Seminole Beach early in August was deliberately planned to drive the binder boys out of Miami Beach, and that it really broke the back of the boom. These appeared from the pens of Kenneth Roberts in The Saturday Evening Post and Ida Tarbell in McClure's. Henry Ford's Dearborn Independent also treated of the subject.

Two versions were evolved by these writers. One had it that only alternate strips of Seminole Beach were sold on the first day, and that after all the binder boys had flocked in and were hooked the parallel unsold strips were thrown on the market a few days later at greatly reduced prices, and the binder equities dissolved like snowballs in the hot place. The other version said that after Seminole Beach was sold, the same interests opened adjoining subdivisions of equal merit but much lower-priced, to destroy the value of the lots on which the binder boys had sunk their all.

Records of the times show, however, that all of Seminole Beach was sold in one day, and was resold within a few days thereafter. They also show that while two parts of Golden Beach were put on the market soon after to capitalize on their nearness to the famous Seminole Beach, the prices were approximately the same and the volume of sales inconsiderable when other contemporaneous sales are considered. But it made good reading.

The first signs of breaking in the upward flight of values occurred about the middle of August on Miami Beach, where the very choicest properties were. At that time an unusually observant sales executive noted that one of his lots which had started at $7,000 and had gone to $50,000 on binders was not sold to the last bidder. Instead, the last one and several below him had to sacrifice their binders and let the lot slide back down to $25,000, where it finally was taken. The crest was passed then, and although they were a long time in finding it out in the hinterland, the sales feature of the Florida boom was drawing to a close.

The binder boy went as he came, only some left on the tie-rods and for several years thereafter contributed no little to the unfavorable attitude toward Florida that persists in some quarters of the country. It is of the binder boy that we think when we shudder gently and cry, "Deliver us from another such boom!"

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While south Florida was establishing new records for building in July, 1925, the boom had run up the advertising volume of The Miami Herald to put it in first place among the newspapers of the world for the first six months of that year.

The Herald led its nearest competitor, The Detroit News, with an eighth more advertising. The Chicago Tribune and The New York Times were far back in the field. No other Florida newspaper came close to The Herald's volume.

This is recited not boastfully, but as another of the almost unbelievable effects of Florida's land rush. From 48 to 56 pages daily was the low average up to July, and it went up to 88 pages daily quite frequently until the following February. The Sunday Herald usually ran from 112 pages up to 168 pages. At one time there were 25 solid pages of classified ads alone in a Sunday Herald, and it was not unusual in August and September to see 20 pages of classifieds. Even The Miami News' special edition of 504 pages in July, issued when that newspaper opened its new plant and tower on the bayfront, did not owe its unique size to boom advertising of general state coverage so much as to free-handed spending on the part of the many concerns which took part in the construction and outfitting of the tower.

The lead which The Miami Herald maintained through the boom was due in part to the journalistic genius of O. W. Kennedy, the managing editor, and in part to the mastery of circulation and classified advertising of George V. Harper, the business manager. In reviewing the columns of those days it is significant that the

developers and land owners who could afford to advertise only in one newspaper, picked The Herald, while those who had plenty of publicity budget adopted others also.

Attracted to Miami in July was the East Coast Chamber of Commerce, which listened to Florida East Coast railroad officials declare that their railroad would be ready by January 1 to handle all freight. Most prominent among delegates was David Sholtz, president of Daytona's chamber, largest in the state. Because of his energy in local civic matters, Sholtz was given the nickname of "auctioneer" in Daytona, a title he shed when he became the successful candidate for governor seven years later.

The long simmering fires under the state road department broke out in the middle of June when Gov. John W. Martin summarily dismissed Chairman H. B. Philips and William M. Corry, Quincy members, telling them, "You are not in sympathy with this administration in its determination to take Florida out of the sand and the mud and put her people on paved highways." The specific charges were "incompetency and neglect of duty." Dr. Fons A. Hathaway, secretary to the governor, was promoted to chairmanship of the state road department, predicted early completion of the Dixie highway and the Tamiami Trail, and forthwith began calling lagging contractors on the carpet.

Harvey Bayliss, mayor of Pensacola, took Corry's place in the department and joined Hathaway in checking up on the road contractors who were inclined to let the state work lag while borrowing against state contracts to push more lucrative private paving. They were given the option of producing state roads or seeing their contracts annulled, and business picked up in that department at once. Hathaway may have been a poor politician, but as an executive officer he had few equals.

Among the procession from Georgia noted at this time was E. C. Collins, prominent citizen of Macon, who came to Miami to make his home for 11 years. L. T. Cooper came hurrying back from his Dayton home to jump again into the boom at El Portal. John Gruelle arrived from the North to locate on Miami Beach. Charles Rodes of Fort Lauderdale, the man who invented the synthetic water front lot in his subdivision of Venice, loaded 50 relatives in two chartered pullmans and set out for a trip to the West that sent back echoes from nearly every way station.

The ill-fated Pompano race track was started in June, with the purchase of 180 acres near the town of Pompano from L. T. Cooper. A perfect rash of subdivisions broke out around it. Joe H. Adams got the track charter and with him were Charles H. Hyde, R. E. Hall, J. K. Dorn and several New York associates. The track was to open in February and did enjoy one season, until the State Supreme court ruled pari mutuel wagering illegal. It was then that Governor Martin issued his famous threat that he would "send the militia down there with a tractor and plow up the Pom-

pano track and plant it to cowpeas" if the owners attempted to run with gambling. The track did not run.

Fort Myers was starting a $300,000 fishing pier on local subscription. The Tampa Tribune, leading West Coast daily, was sold by Col. Wallace Stovall for $1,200,000 to a group of Tampans headed by Dr. L. A. Bize, who was to attain some notoriety later with crashing banks. Colonel Stovall quit journalism for real estate, but it wasn't three weeks before he was back in again with The Tampa Telegraph, which fell a victim to the early Florida depression.

New Smyrna was preparing to become the equal of the ports of Miami or Jacksonville on the strength of a $1,500,000 bond issue which had been rushed through the legislature to provide funds for cutting a channel from the ocean through Mosquito inlet. Charles B. Griner of Jacksonville leased the Pelican Hotel in Stuart and the new county of Martin cast about for a winter homesite to be presented to Governor Martin as a thank offering. John D. Rockefeller, sr., sold his Ormond home to his son, John D., jr., for $191,000, along with all his other property, but his son still permits him to live there.

At Miami Beach Carl G. Fisher's new $400,000 estate on Surprise waterway was under construction, replacing The Shadows. His companies sold two tracts on the beach opposite Allison island for $1,948,000 to Lyle C. Hall of St. Marys, Pa. This, with additional land, was to become the site of the Gulf Stream apartments. The fame of Fisher's name gave the unscrupulous some chance to capitalize on it by rumors that he was buying elsewhere in Florida. Before going North for the summer Fisher had inserted advertisements all over Florida, declaring he would not invest in any Florida land outside of Miami Beach. At that time it was reported that of 3,000 lots developed originally by Fisher, only 246 remained unsold.

The Shoreland Company of Anderson and Wright let a $2,000,000 dredging contract to fill in 400 acres at Arch creek, to make a seawall in front of the mainland property, and to join two submerged islands and make what is today the Indian Creek Golf Course island, but known then as the Miami Shores island.

The St. Joseph's College for Girls was finished in Coral Gables. The St. Stephen's Episcopal Church in Coconut Grove was putting up a new building costing $150,000 with a $40,000 pipe organ. The artists and architects of Coral Gables took time off to visit New York, where they executed an "abracadabra" in front of the prosaic Rand building and changed it into a Mediterranean facade before the startled eyes of New Yorkers. A similar transformation put a Coral Gables touch on Peachtree street in Atlanta, from whence special trains were bringing eager prospects—300 at a clip.

Miami was so busy with its new skyscrapers, its thousands of subdivisions and its plans for annexation that it didn't even notice the mosquitoes that summer.

. . . even Moorish architecture like this at Opa-Locka was not considered too bizarre to entice boom customers.—Brower Photo.

CHAPTER SEVENTEEN

IN ONE of those periodic flare-ups which have kept Hialeah near the political boiling point since its founding, J. H. Wendler was shot and at first believed fatally wounded in his Hialeah Herald office one day in the middle of July, 1925. The act brought acutely to public notice the struggle then in progress at the Curtiss-Bright development to give birth to municipal government.

Wendler's shooting was not directly connected with the fact that he had made himself mayor of the "Town of Hialeah" with 28 votes a short time before, his "town" being that part north of Seventeenth street. He fell before a revolver handled by William Simpson when Simpson and a companion called upon Wendler to make him return a special deputy sheriff's certificate which Wendler was reluctant to disgorge.

But while Wendler, the firebrand, was out of commission and nursing his wounds, the citizens south of the line incorporated the city of Hialeah and on September 10, 1925, formally elected Jack P. Grethen their first mayor. They feared Wendler's crowd would reach down and annex them, willy nilly, and more than one angry mass meeting had preceded the shooting. The charter was passed by the legislature in special session that fall.

We have observed that Hialeah was running a political temperature most of the time during its early years, and yet this section has never seen two more pacific and kindly men than its founders, Glenn H. Curtiss, the seaplane inventor, and James H. Bright, the rancher.

According to one of the sages of that day, Hialeah is a Seminole word meaning "best pearl in a heap." The townsite was platted on the banks of the Miami canal in 1921 from a part of the 16,000 acres of the Curtiss-Bright Ranch Company. Bright had come there looking for a place to fatten cattle and sheep and had met Glenn Curtiss during the war when the latter was training service fliers in and around Miami.

Aviation, horse and dog racing, movie studios, airplane factories, jai alai, bootlegging, gambling and many other activities made Hialeah a melting pot for divers elements during and after the boom. "Hialeah rye" became a standard grade of refreshment in south Florida. Old Hialeah Field was cut into lots in July, 1925, and the present municipal aviation field established by Curtiss on 160 acres north of Hialeah. His administration building on the bank of the canal cost $75,000.

While Hialeah was the center of all sorts of amusements, Curtiss and Bright were laying out more quiet home sectors in Country Club Estates, just across the canal, and in Opa-Locka, north of the Tropical Radio Company towers. Country Club Estates in later years became Miami Springs, a debt-free community rapidly making its mark as a desirable homesite surrounding the

Miami municipal golf course, in which are located the wells supplying Miami and other communities with fresh water. The pueblo-type hotel which Curtiss-Bright erected during the boom has become the Battle Creek Sanitarium. Opa-Locka went in for a rather garish type of Moorish architecture, the first outpost to greet the Seaboard on its way into Miami. This city was laid out in July by Clinton McKenzie, who had designed Country Club Estates. It occupies what once was Cook's Hammock, west of the Little River slough.

Meantime, in Miami, the Baeder Properties, Inc., was formed to invest $100,000,000 in Miami and Florida for the United Cigar Stores. H. H. Trice was vice president and principal buying agent. One million had gone for the Biscayne Hotel on the corner of Flagler and Miami avenue. Four hundred thousand had gone into three lots at N. E. First avenue and Sixth street. One lot the company still owns, 50 feet on W. Flagler street between Sixteenth and Seventeenth avenues, cost $40,000. They offered $105,000 for a 50-foot lot on Clematis avenue in West Palm Beach and $240,000 for another 100 feet on Clematis next to the Stanley Theater.

Financial lightning was playing all around the Halcyon Hotel at this time, but it never struck. The property was bought in 1911 by Thomas J. Peters for $388,000 and the owner is said to have refused $5,000,000 for it in 1924 and more than $6,000,000 in 1925. The income alone on the hotel for 12 months during the peak of the boom was $519,000, but it finally went at forced sale in 1934 for $333,600, and today is owned by the duPont-Ball group of Jacksonville.

The Royal Palm Hotel and its spacious grounds also came through the boom untouched. Located on land donated to Henry M. Flagler by Mrs. Julia Tuttle when she interested the railroad magnate in extending his railroad to Miami, the Royal Palm and the adjoining Royal Palm Park of his Model Land Company were a constant temptation to every big-moneyed character in the boom.

The largest offer for the purchase of the hotel site of which we have knowledge was made by a group composed of S. P. Robineau, L. T. Cooper, Mercer P. Moseley and their New York associates, who tempted the Flagler trustees with $10,000,000. This was refused, along with all others, and the great Royal Palm, whose construction gave Miami its start as a winter resort, finally was torn down as unsafe a few years ago.

The Miami banks were loaded with $129,088,546 by the first of July, 1925, of which the First National Bank alone had $40,898,000. At the same time in 1924 the combined bank deposits in Miami were only $36,704,651. Reports current that the Miami banks were so busy they had been compelled to refuse numerous large deposits were emphatically denied, but it was not far from the truth because long lines were strung out all day from every teller's window like serpentine streamers in a ballroom.

Those were the days, it may be recalled, when E. C. Romfh of

the First National was openly discussed as a traitor to his community because he wouldn't lend money on real estate as did the Bank of Bay Biscayne, the Southern Bank and Trust Company, the Dade County Security Company and a dozen lesser institutions. If there was one thing that held Miami back, the citizens complained, it was Ed Romfh sitting up there with both fists full of money and too tight to turn it loose.

Well, when the First National reached its peak in September, Ed Romfh's fists bulged with $66,798,221 in deposits and still he wouldn't pour it into the glamorous subdivisions crying for capital, nor into the skyscraper blueprints aching to be born. Instead, his bank at that financial crest had $56,000,000 in cash and marketable securities, 89 per cent liquid, and was preparing for the long toboggan slide down hill.

The slide started swiftly and the First National reached the bottom of $11,837,353 in deposits in September, 1931, and then was 92 per cent liquid, while the more generous members of the Miami banking fraternity were crashing with reverberations reaching into nearly every home in south Florida. The First National Bank has climbed up again to more than $30,000,000 in deposits and presumably another boom will find Ed Romfh as president again holding with both hands to the money placed with him for safekeeping.

Perhaps it has no place in a story of the 1925 boom, but as we recapture the period when money poured into Miami from every watering place in the nation, memory skips down the few short years to those summer days when long lines of heartsick people waited in vain before the closed doors of the once proud Bank of Bay Biscayne and the City National Bank In Miami, while E. C. Romfh circulated among the equally anxious crowds in his own lobby and invited them to come get their money. It was all there, and he kept the First National open as long as lines were waiting to reach the windows.

Edward C. Romfh

Last year before the Florida Bankers Association, President Romfh delivered one of his infrequent speeches, in which he said, "I have lived in southeast Florida for more than 50 years. I have seen this section grow from the wagon trails to the iron horse, the automobile and the airplane; from huts to homes and palaces . . . unless one has operated a

bank on this last of the frontiers of these United States, one has never felt the chill and the thrill of a flight into the financial stratosphere and the tailspin back to realities and headaches. . . . In a speech in Royal Palm park back in 1921, I made the statement that banks are 'busted' from the inside, not the outside, and that a bank with a board of directors of ordinary intelligence with an honest desire to obey the law does not fail."

It was such doctrine that convinced some of the excited public in Miami in 1925 that Ed Romfh was an old fogey who might better be retired on a pension so some young fellow with the right slant on local conditions could take hold and really make things hum.

While scores of young men and girls slept in Miami's city parks because they could find no rooms at any price, Miami suddenly sprouted its skyscraper skyline in July and August, 1925. Sixteen great hotels and office buildings were completed, from the News Tower to the McAllister Hotel along the bayfront. Fourteen others from the Roosevelt Hotel to the forest of steel girders in the center of the city struck their snaggle-toothed frames higher day by day.

The problem of housing was giving nearly every employe and the city fathers dancing black spots before the eyes. Chief of Police Quigg told the city commission they either should build apartments for the policemen or make an extra allowance in pay to meet jumping rents, otherwise he would have great difficulty keeping enough policemen. Several business houses bought or built whole apartment buildings so they might have help at normal wages. These costly appendages hung on for years to contribute grief to postboom liquidations.

E. G. Sewell urged the county commissioners to offer Comer-Ebsary Foundation Company a bonus to speed the widening of the viaducts on the county causeway, which finally were completed in February, 1926. Bob Simpson, the county tax collector, added his voice to the rest of the county chorus demanding more room. The city garbage department was placing from 20 to 35 cans a day in new homes. Carl G. Fisher put up 100 army tents at Miami Beach to house his workmen, all other accommodations failing. The noise of riveting, the dust from great trucks loaded with cement, the heat and rush and tension always in the air as men and women strained toward the acquisition of profits sent many to the doctor with nervous indigestion, while others escaped on their first—and last—trip to Europe, convinced that the boom still would be there when they should return.

Miami was saddened late in July by two deaths, both unexpected, both striking down prominent figures of the boom. William Jennings Bryan died in the little Tennessee town of Dayton, after winning a conviction in the famous evolution trial of John Thomas Scopes, the teacher. Mayor Parker A. Henderson died of apoplexy not long after he had joined Miami's banker commission.

Bryan fell victim to about the only form of intemperance he

did not fight—overeating. His passing took from Florida a great national character, who had come to the state 25 years before when his cousin, W. S. Jennings of Jacksonville, was inaugurated governor. For 15 years, Bryan had been a Miami resident, living quietly in the bayfront home he and Mrs. Bryan first made famous, Villa Serena, and later at Marymont, in Coconut Grove. He taught America's largest Bible class in Royal Palm park, which opened its eighth season in 1925 with 8,000 members.

Probation of Bryan's will revealed that he had spoken the truth several months before when he sent a public denial to The Tampa Tribune's statement that he was already a millionaire. Between $500,000 and $600,000 made up the Bryan estate, most of it going to the widow, some to what is now Bryan Memorial Church in Coconut Grove, the former Grove Temple.

Parker Henderson left nearly $1,500,000, as values were computed then. The Miami commission forthwith called on Banker E. C. Romfh to come back and be mayor again, which he finally agreed to do.

The pleasant publicity which had started the boom in the North had turned to gall and wormwood by August, 1925. The Indianapolis Times, for instance, complained: "Literally thousands of persons are leaving the state in search of something for nothing in the land of oranges and speculators." Storage warehouses in Ohio, Michigan, Illinois, Pennsylvania and New York were bulging with the household effects of those who had pulled up their stakes and gone to Florida, hoping they would become so wealthy they need never come back. Bankers, newspapers and real estate interests of the Middle West viewed this wholesale departure aghast, and were not long in taking more direct means of putting on the brakes.

Another novelty greeted the arrival of August. Large signs began to appear on houses and choice property: "This Corner Not For Sale," "Not Interested In Selling," and the like. Some home owners by then were afraid to sell, no matter how fancy the price, because they knew they would have to pay even more to get another roof over their heads. Not a few figured that by holding on until the tourists came back, they would realize even more than the "summer vacationers" were offering.

The new Railey-Milam hardware building was nearing completion on the site of Miami's first livery stable. Two New Yorkers bought the William Penn Hotel at Miami Beach for $750,000. Within three days, Roy Wright and Hugh Anderson made definite announcements of construction of the $2,000,000 Venetian Arcade and the $2,500,000 Shoreland Arcade, each to be three stories that year, and 15 stories more in the near future, Jerry W. Carter's state hotel commission set a new record by approving $8,000,000 worth of Miami hotels and apartments in 48 hours. Fifty freight carloads of portable one-room school houses were ordered by the Dade county school board to take care of 1,500 new pupils that

fall, as the board contemplated attendance of 30,000, almost what it is today.

The largest order for homes ever signed up to that time was placed on the first of August by George E. Merrick of Coral Gables with the American Building Corporation of Cincinnati, in a contract involving $75,000,000 worth of completed houses and property. The American Building Corporation was to construct 1,000 homes in Coral Gables, many to retail at $100,000 each. R. K. LeBlond of Cincinnati headed the company, and the construction firm of Myers Y. Cooper, former Ohio governor, was brought in for the building.

Merrick gathered 12 of the finest architects in the country to plan the houses, which were to be Persian, Dutch South African, French, Italian, Chinese, Spanish and many other national types. It was an undertaking that dwarfed the activities of Lindsey Hopkins of Atlanta who then was putting 100 houses into Coral Gables.

Actually, 100 houses were completed by the American Building Corporation, including the Italian, French, Venetian, South African Dutch and Chinese villages in existence today. Between $3,000,000 and $4,000,000 was spent on them before the boom started to fade, selling at from $20,000 to $100,000. It is no wonder that Coral Gables is a place of magnificent residences, even though some of them are pretty far out in the country.

While whole clusters of houses were going up, Coral Gables acquired two of the outstanding white elephants of this whole area, in the Coliseum and the million-dollar Douglas entrance gate. The entrance archway was built by the John B. Orr Company and designed by Denman Fink and Phineas Paist, the head architects of Coral Gables. The Coliseum was a promotion of a group led by J. K. Dorn, and it also was reputed to cost $1,000,000. Built to seat 7,200 people, the acoustics and arrangement were such that it was virtually discarded for years, and only recently it and the Douglas entrance have come into better days.

While these great activities were boosting the boom onward and upward, the big money boys got another jolt about the first of August. The United States commissioner of internal revenue ruled that the entire amount of the purchase price for real estate must be reported as income, not the 25 per cent first payment, as Miamians had believed all along. That put a new light on the fast approaching time for income tax payment, and sent many a high financier off into a corner—preferably out of Florida—to think matters over.

CHAPTER EIGHTEEN

BY THE sheer wizardry of his name, a perky blue-eyed amateur golfer of Miami Beach executed the most amazing sale of the entire boom, without a line of advertising or advance notice. N. B. T. Roney was the name. "Newton Bath Tub" was the moniker applied to him privately by correspondents of those days to remember the correct arrangement of the initials, just as they sometimes referred to F. C. B. LeGro as "Fresh Country Butter." During 1925, N. B. T. Roney was a name that appeared often in the big news, and he was regarded in many quarters almost as a magician who made money spout out of ventures like rabbits out of a silk hat.

Because he was so well known, the crush at his office broke all existing records in the sale and resale of Seminole Beach early in August, and of that we shall treat more fully in a subsequent chapter. Thereafter, Roney started for a Eurpean trip to meet his wife, then overseas; was an interested and thoughtful listener at the Waldorf dinner in New York that October, where Florida's leaders reaffirmed their faith in the state; and returned on the SS. H. F. Alexander to begin selling his holdings of unimproved property for what he could get. He had the Roney Plaza Hotel and 30 other buildings representing $5,000,000 worth of construction under way at that time.

Soft-spoken, slightly built, with snappy eyes lighting a face tanned almost to sepia by long hours on the golf courses, Roney today looks back upon an acquaintance with Miami dating to 1909, when he was returning to his home in Camden, N. J., after a visit to Cuba. In New Jersey he was a lawyer, real estate and building operator, and political force. The present form of city government in Camden was the result of a series of political fights headed and financed by Roney. When he came back to Miami in 1917 on a visit, he dropped all other roles and by 1918 was a full-fledged real estate owner and resident in Miami.

N. B. T. Roney

His first building was at Flagler street and Twelfth avenue, in the days when that avenue was called Lawrence Drive. During 1918 he purchased the foot of Flagler street, where Elser Pier stood. He sold this a year or so later to a company headed by

Locke T. Highleyman, then president of the Fidelity Bank and Trust Company. We have already seen how Elser Pier was condemned and taken over by the city of Miami after the rest of what is now Bayfront park was bought from the Model Land Company and the F. E. C. in 1921.

Another early Roney buy was the Biscayne Hotel, at Burdine's corner of Flagler and Miami avenue. He got it for $210,000, and sold it early in 1925 to the United Cigar Stores for $1,000,000. Through the boom his signature on signboards decorating his property was liberally scattered over Miami, but his principal activity was on Miami Beach, where, in 1918, he began a seven-year campaign of buying which yielded him an assortment of the best corners in many sections of the city.

He started buying at Miami Beach with the purchase of five ocean front lots for $16,000 through J. N. Lummus, lots he later sold for $150,000. In 1919 he purchased the J. E. Lummus holdings in the Miami Ocean View Company for $40,000. About the same time he bought the Miami Beach property of the Burroughs estate of Portland, Me., more than four blocks on Washington and Collins avenues north of Fifth street.

About 1922 or 1923 he was responsible for the organization of the Miami Beach Bank and Trust Company and was one of the largest stockholders, although never active in that institution. At that time he also supplied the first funds that brought about the organization of the original Miami Tribune.

By 1920, Roney began building on a large scale at Miami Beach, principally business structures. By 1925 he owned buildings comprising 200 shop units from Collins avenue and Third street to Twenty-third street, all within two blocks of the ocean. Prior to the erection of the Roney Plaza, he put up eight small hotels. One of his most picturesque ventures was the construction of the Spanish Village in Miami Beach, made up of 18 buildings on two blocks of Espanola Way. It was his idea that people wanted a touch of old Spain, and he gave it to them.

Roney returned from the New York meeting with doubt in his heart, and began to struggle with the embargo which had clamped down in August. They were pouring the top floor of the Roney Plaza Hotel, and 30 of his other buildings were in various stages of construction, with no materials in sight. Five hundred thousand dollars worth of hotel furnishings and equipment was on the way, including shipments from five foreign countries. He saw thousands of dollars' worth of his equipment ruined in barging it from vessels anchored along Miami Beach, unable to get into Miami harbor. He is of the opinion the embargo did him more damage than the later Florida crash, at which time he had converted many assets in vacant lots into income property.

News of the boom was studded with big deals involving Roney. In March, 1925, he gave this area a thrill by taking a commanding hold of the most important beach section by paying what then was

reported as $2,500,000 for eight homes and the seaside holdings of the Fisher companies from Fifteenth to Twentieth streets. The homes included The Shadows, Carl Fisher's first home.

Just before this, Roney had paid $800,000 for the Roman Pools, the Casino and adjoining stores. Numerous purchases of land north of Miami Beach and scattered ocean front properties in this city brought his investment along the ocean to about $6,000,000.

During 1924 and a few years preceding, Roney occasionally stepped over into Miami and bought large tracts, including the Milam Dairy and the Francis S. Whitten bayfront property at N. E. Fifty-fifth street adjoining the Deering estate. The price on this latter was $1,000,000. Only recently it was put on the market again by Whitten through the George E. Merrick organization as Bayshore Plaza, after the city of Miami bought a chunk of it for a park along the bay.

When the national depression was making itself felt in 1931, Roney spent $200,000 in constructing the pool and cabana colony of the Roney Plaza in order to maintain his hotel rates and business. In the last year of his hotel operation, before he sold to Henry L. Doherty, he conducted probably the largest hotel advertising campaign in Florida. More than $100,000 was spent in 80 national magazines, more than 100 newspapers and 15 radio stations, all concentrated in a period of six weeks—a campaign that proved highly satisfactory. During this last season of management he also was president of the Miami Biltmore Hotel, stepping in when John McEntee Bowman died. After Roney's first deal with Doherty, he set up and named the Florida Year-Round clubs.

In June, 1933, Doherty purchased Roney's controlling interest in the Roney Plaza, having acquired a minority hold two years before. Following Roosevelt's inauguration, with Miami Beach real estate at its lowest point in eight years, Roney began buying again. He is reputed now to own one and one-half miles of ocean frontage in and around Miami Beach. Much of this is south of Golden Beach, in which he also has a large number of lots.

Since the upturn in 1933 he has done no building, devoting himself to the purchase of land, but it is generally believed he is laying plans for an extensive building campaign in the near future. When he sold the Roney Plaza it was reported that he had a contract with Doherty to do no building for the following few years, and it is understood that this period of grace has about expired.

. . . most magnificent estate in Florida, the gardens and mansion of Viscaya were built by the late James Deering, International Harvester official.

CHAPTER NINETEEN

FROM the jolt of the Seminole Beach sale early in August to the $33,000,000 sale of the Shoreland Company September 3, 1925, the Florida boom was at its very crest and thereafter soon turned as cold as dead love. The binder boys found they could not ride the boom down as they had ridden it up, and departed, chattering and angry, like a vast flock of starlings disturbed at their nesting.

Seminole Beach was a piece of sand and underbrush comprising 115 acres along the ocean, just north of Golden Beach and the Broward county line. Wade Harley had owned it for several years but late in July, 1925, he sold it to N. B. T. Roney and James M. Cox of Ohio for $3,000,000.

After the purchase, the word went quietly forth that Seminole Beach would be subdivided and developed, and a portion of it put on the market. Not a line of advertising—just a few telephone calls from the sales manager, George T. Browne. Seminole Beach was to have a hotel, casino, stores, and all the other trappings of a seaside resort.

Two days later the crush in front of the Roney offices resembled a mob scene as frantic buyers demanded lots in Seminole Beach. In six and a half hours, Seminole Beach was sold out for $7,645,000, and within a week it had been resold again for $12,000,000. M. G. O'Neil and his associates bit off a $4,500,000 chunk of the first sale. All of it was held by a 10 per cent deposit, the remainder of 15 per cent making up the first payment being due in 30 days.

Unhappily, before the 30 days had elapsed, the boom teetered, gave out a frightened squawk and began a retreat. Seminole Beach today is back in the hands of the former owner, Wade Harley, and has been returned to acreage except for the location of Club Boheme. Every purchaser has been washed out and it is ready for the next boom.

Commodore J. Perry Stoltz, who built the Fleetwood Hotel where the binder boys clustered at Miami Beach, was in town recently. He is a national representative of the Goball Sales Corporation, from Ashville, Ohio. He recalled that the binder boys of Miami Beach were pretty sick within a week of the Seminole Beach sale. They had all loaded up heavily, intending to make a killing. But while they were casting about for the most succulent prospects, someone absent-mindedly tossed a few odds and ends near the Seminole Beach tract on the market at 25 per cent less than they had paid for the same kind of sand—and they couldn't unload their binders at any kind of profit. Naturally they had no intention of making the first payments, either, and the resulting confusion, he says, was quite touching.

But a few binder boys more or less on Miami Beach made no

difference at that time. We didn't even miss those who were caught flat-footed by the tightening of sales restrictions in the Fisher properties, whose sales manager began to exercise his right to reject prospective purchasers not conforming to his idea of sound investors. It didn't do a binder boy much good to take over a kited binder if the actual sale was rejected. But there were so many whole subdivisions being gobbled up elsewhere by the other binder boys and the regular buyers, that this small purge passed almost unnoticed at the time.

Tatum Brothers and their far-flung organization by August had completed $40,000,000 in real estate sales since the first of the year. A. D. H. Fossey, Miami's present mayor, had made $1,111,-550 in sales in the comparatively quiet sector of Buena Vista dur ing July. The Curtiss-Bright developments were just getting started with $2,826,000 in sales in one month through Bridges & Sinn. The effervescent promoters of Atlantic Shores, near Hollywood, took solemn oath that their Dixie section had been sold out completely in 40 minutes for $4,000,000.

Belle Mead was a new subdivision which opened in August on the bay east of Little River, and was half sold out in six hours for $2,729,500. This was the same tract which set a record of $15,000 an acre when it was sold in January to Walter S. Morrow, developer of Federal Way, for $1,500,000. It comprised the former Ullendorf and Garrett holdings and had been bought from W. H. Garrett and the Biscayne Trust Company by Webb Jay and others for $500,000. Subdivision of these areas began to open the way for the later establishment of Biscayne boulevard.

El Retiro on Belle Isle was sold by Warren B. Ferris to a group of Chicago capitalists for $1,250,000, one of the largest individual sales on the beach. The group planned to put a hotel on the six acres, but it proved to be one of those late blooming developments that never got off the blueprints.

In Miami the big talk then was of annexation and the election to be held in September. The biggest crowd ever gathered here met in Royal Palm park on the night of August 7 to applaud D. J. Heffernan as he presented speakers urging annexation. The general opinion expressed there was that within 10 years, Miami would be the largest city in the South.

George A. Rubin was becoming so exclusive with his property that he called for sealed bids on 125 lots. W. J. McCarthy, known as the "Smiling Cop," was promoted to the auto theft bureau. Dean Anson Marston was brought from Iowa State Teachers College to study the sewage problem presented by Miami suddenly doubling in population and sprouting a thicket of skyscrapers to pour their raw waste into the bay.

Harry J. Moyer bought the Cortez Hotel for $800,000, and it later turned up among the $5,000,000 worth of property owned by S. M. Goldberg of New York. The Morris Plan Bank opened in Miami with F. A. Clawson as president. Dr. David E. Sheehan,

pioneer Miami dentist, sold his Alhambra Hotel to a Syracuse syndicate for $750,000. A 50-foot lot just east of it on Second street was sold to Mrs. Vera Wirick for $115,000, and the fact that a seven-room house adorned it seemed to make no difference in its value.

Gov. John W. Martin returned from speaking on Florida in Chicago and Poland Springs and decided to call a special session of the legislature in the fall to re-enact a measure forming a Monroe county water district to finance the laying of a water pipeline from the mainland to Key West. The bill was improperly passed at the regular session in the spring. More than 10 years of litigation was started by a decision delivered by the late Federal Judge Rhydon M. Call when he ruled on the provision in the will of Richard Croker, former Tammany leader, to vest his Palm Beach homestead and other property in J. B. McDonald and Palm Beach Estates. The squabble between the widow, Bula Croker, and the children of Croker by a former marriage was only settled in favor of the widow last year.

Nine large ships were tied up in Miami harbor trying desperately to unload, with a labor shortage developing faster and faster. Congestion in the Jacksonville railroad yards forced the Seaboard to start a new freight yard at Yulee. Miami's port had become the largest in Florida, jumping from 206,000 tons in 1922 to 1,105,000 in the first half of 1925. All the makings for the paralyzing embargo and harbor blockage soon to follow were there, but we were too busy to take notice—or to do anything about it.

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When real estate values on Flagler street reached $50,000 a front foot in the middle of August, 1925, people began to think perhaps they were a little steep, but they were to go still higher within two weeks.

At 221-223 E. Flagler, now occupied by the Holsum Cafeteria, Cromer & Cassell had bought a three-story building in July on a valuation of $20,000 a front foot, which seemed out of all reason at that time. They actually let a contract for a 20-story building there, to cost $1,250,000, but changed their minds before the work started. Instead, on August 15, they announced a two-year lease to P. J. Davis of Golf Park on a $50,000 front-foot valuation, the site to be used for real estate offices in the ambitious development whose principal reminder today is a great deserted clubhouse northeast of the municipal airport.

This same lease was split up September 1 to give H. H. Fisher of Fisher Brothers 21 feet of the front and all of the rear of the ground floor on a valuation of $70,000 a front foot. Golf Park retained the other 22 feet of the front for their offices. So far as we can tell, this was the highest valuation established during the 1925 boom, with the possible exception of the one-year lease taken on 13 feet of the Vail Arcade on Flagler street by Magid,

Gordon & Murray at a rental of $60,000. All of these firms, it goes without saying, dealt in real estate.

Scarcely less impressive was the valuation on the former Burdine & Quarterman corner at Flagler and S. E. First avenue now occupied by Liggett's, which J. W. Young's Hollywood companies leased for two and a half years for a valuation of $2,000,000 or $40,000 a front foot. The three-year-old Roberts Hotel, west of Miami avenue on Flagler, was sold by J. C. Roberts to David Afremow and a syndicate for more than $1,000,000. Soon after, Crocker's Cafeteria on the ground floor of the Roberts was leased for one year to F. E. Sweeting of Angler's Park on Key Largo at a valuation of $25,000 a front foot. J. Harrison McCready took half of it for his Miami office of Chateau Park.

Other flights into the upper reaches of realty were being made in the few unsubdivided pieces of acreage near Miami. James Donn of the Exotic Gardens received $375,000 for 15 acres bordering on Grapeland boulevard at Thirty-sixth street from the Long Beach Company. The plot was quickly converted into a subdivision. James Macfadyean, who made the sale, claims that for a record in Allapattah acreage.

L. C. Richmond finally parted with 10 acres at N. W. Seventeenth avenue and Thirty-third street for $218,000, bought by W. W. Fentress. He got it 20 years before for $105. But that was small potatoes compared to what happened soon after, on the Tamiami Trail between S. W. Twenty-third court and Twenty-third avenue, when R. V. Tays bought five acres at $60,000 an acre from George M. Okell and Frank W. Hughson.

Faced with a shortage of 4,000 gallons of milk daily in the Miami area, 10 men banded together in August to get a new source of milk to replace the dairies being driven out of business by rocketing realty values. A syndicate was formed to finance a $1,000,000 dairy, fruit and truck farm, on 3,200 acres to be bought from the Pennsylvania Sugar Company west of Hialeah. Those joining the enterprise were Marcus A. Milam, James Gilman, E. B. Douglas, Ernest R. Graham, E. P. Fripp, Edward Anderson, John J. Quinn, Dr. John R. Pearson, James Donn and Fred Cason.

Graham, who was manager of the Pennsylvania Sugar Company, had been preaching for some time the necessity of making pasture for dairy cows on the muck lands of the Everglades. The embargo cutting off the precious imported dairy feed was to lend added weight to his argument a month later, but the cause of imported cow feed still is being upheld, 11 years later, by state price fixing of milk. The dairy project got off to a late start, but the idea was roundly applauded everywhere at the time.

Over on Collins island near the Nautilus Hotel, the Fisher interests were poking the giant towers of radio station WIOD into the heavens. Rex Beach, the author, was a guest at Coral Gables and was preparing a book on the glories of Florida, for which he was paid $18,000 and whose chief merit was the artistry

of its cover. James Francis Gordon, later known as J. Fritz, resigned from the Commercial Bank and Trust Company to enter the legal profession.

Although congress had authorized $1,660,000 for Miami harbor work, the money would be a long time coming, and the city was trying hard to find enough cash to lend the government and get the work started. Carl G. Fisher wired in from Indianapolis that he would put up $200,000 of it, and at first it was hailed as a noble gesture until E. G. Sewell painted the Fisher offering as a lure to hook Miami up with his Peninsular Terminal harbor, isolated in the bay.

The SS. Mar Blanco put in at this time with 200,000 of the Spanish tiles that Cyrus F. Wicker had been buying from the gullible dons of old Spain, and Coral Gables shortly bossomed with red roofs. The Miami Herald began its new four-story wing to house new presses and machinery, bumping right into the teeth of the embargo.

Work began in exclusive Palm Beach on the new Alba Hotel, whose $7,000,000 worth of magnificence looks out over Lake Worth with the name of Ambassador Hotel today. It was put up by G. Maurice Heckscher, with 1,000 men working three eight-hour shifts a day. Southern Bell began the herculean task of building a $1,500,000 new headquarters around its central telephone exchange without interrupting service. It finally accomplished it, but for the next three months the frenzied customers were more apt to get a wrong number or no number at all, than the correct one. Vernon Baird, the manager, wore his voice to a whisper explaining to organizations why they couldn't get more telephones or right numbers until the new building was finished.

Even staid Jacksonville finally succumbed to the boom and San Jose Estates went on the market with $850,000 in sales the first 10 days. Not an impressive amount, judged by south Florida standards, but enough. Seven miles south of Jacksonville on the old Dixie highway, it is still the site of beautiful homes, with a military academy in the once flossy hotel on the banks of the St. Johns river.

Not a few of the late-blooming developments got started in August, only to be nipped by the financial frosts of the early autumn. There was Picture City, for example. Charles L. Apfel of Miami bought the entire town of Olympia, near Stuart in Martin county, and the Gomez grant of 8,000 acres to form this new townsite. As near as we can recall, they were going to make most of the movie films for the whole country there, as soon as the Humboldt current succeeded in freezing the studios out of California.

The townsite of Indrio, north of Fort Pierce, finally opened as "America's Most Beautiful Home Town," with John I. Beggs, Milwaukee traction magnate, at the head of the financiers, and Charles W. Murray, former director of public service and welfare in Miami, in charge of the development. Indrio was slow in get-

ting up its steam, having come out as early as the preceding January and advertised itself as a "lavishly endowed town." It had its first sale in September, but the fact that Beggs died soon after put a damper on the enthusiasm of its other promoters. W. D. Outman of St. Petersburg, one of the leading real estate spokesmen of today, was its sales manager.

. . . Carl G. Fisher, right, put Miami Beach literally on the map---Steve Hannagan put Miami Beach in the datelines of the nation's newspapers.

CHAPTER TWENTY

THE great railway freight embargo which was finally to stretch its paralyzing influence over every part of Florida began August 17, 1925, when the Florida East Coast railroad found itself unable to handle the volume of freight coming down the East Coast into Miami.

It was taking six days to get a boxcar from Jacksonville to Miami, and when it arrived it couldn't be unloaded. With 820 loaded cars waiting in the Miami yards, and 1,300 more strung north as far as Lemon City, the railroad stopped taking any cars from other railroads, and shut off incoming shipments on everything but fuel, livestock and perishables. The officials didn't think the shutdown would last longer than 10 days. But before the embargo was broken the boom had broken with it, while more than seven thousand southbound freight cars waited helplessly outside of Jacksonville as fall reached on into the winter of 1925.

Work soon stopped on the Rand buildings after the embargo became effective, although most contractors in south Florida reported enough supplies on hand to last two weeks. Ernest Cotton, acting city manager for Miami, began at once to use city trucks in unloading cars, and warehouses kept open all day Sunday as business men rallied to claim their freight.

But many found they had no place to store their freight, and finally some were arrested by the city before they would take freight out of the railroad warehouses or off "spotted" cars. An acute labor shortage had developed also, and that, combined with lack of warehouse space, was the principal contributing cause of the congestion. Soon there was so much confusion that shippers willing to get their consignments were unable to locate them among the hundreds of cars jammed into every inch of available trackage around Miami.

L. T. Cooper

While building slowed down, Miami was faced with a new menace—lack of ice. The city began importing 250 tons a day from Sanford, and before long ice was being rationed out at 25 pounds to the family, like sugar in war days. Dr. A. W. Ziebold, city health officer, ordered the ice companies here to quit selling to fountains and cold drink

stands. Those were the days, you may recall, before mechanical refrigeration was common in house or store.

But although builders faced the immediate future with trepidation, not so the subdivisionists. Foremost among the new developments was Golden Isles, the last of the tracts along the upper beach except the Isle of Normandy and the Miami Shores island to get into the boom.

Golden Isles comprised 826 acres of partly submerged land stretching along the East Coast canal from the Hallandale road to the head of Dumfoundling bay, lying just west of Golden Beach and Seminole Beach. It was bought for $1,200,000, and comprised a part of the extensive holdings of Olaf Zetterland, the former engineer who sold Atlantic Shores its site.

S. A. Kagey was president; C. M. Van Tassell, vice president, and Vance W. Helm, sales agent for Golden Beach, was secretary-treasurer. Other directors in the enterprise were Frank H. Wharton, Miami city manager; Arthur G. Keene, W. M. Williamson and E. E. Rorem. All were prominent in other land developments at the time.

The idea was to fill in 10 islands and make of Golden Isles a modern Venice, with nearly every home on its own palm-bordered water front. By the middle of September $5,000,000 worth of lots had been sold as dredges moved in to make the islands. Just across the way was Golden Beach and the blue Atlantic, forming a view that would have opened the purses of untold investors, had not the boom collapsed before even a house could be built to shelter the viewers.

Late in August, George E. Merrick rounded out his new Biltmore section by paying $2,500,000 for the famous Le Jeune grove of 160 acres in the eastern part of Coral Gables. Charles Le Jeune, a Belgian, bought the land in 1900 from Dr. Charles Jackson and made it into a very popular citrus grove. His home stood across the street from the San Sebastian Hotel, and his name today dignifies one of the important streets of Coral Gables. When this new Merrick section was put on the market, $5,555,850 in sales were recorded in 24 hours.

The little town of Davie was having quite a boom as the "Gem of the Everglades." The somewhat notorious subdivision of Del Verde near Charlotte Harbor was selling 18,000 lots at $99 each on the promise by John L. Rossel, the president, that 40 per cent of the proceeds was to be held in trust to build the actual townsite. The price later went up to $149 a lot, before Miami buyers got surfeited with it. Even Poinciana, far down on the western shore of the Gulf of Mexico and accessible only by boat, could be advertised as "the coming Miami on the Gulf" without a discernible blush from the promoters. Fellsmere Estates was reported oversold in five minutes by Louis Gold.

Alton Port was started by Jerome Cherbino as a passenger ship terminal at Miami Beach on a former Allison tract and reach-

ing from the end of the causeway through the Gulf Refining Company property almost to the government cut. As it appeared that Carl Fisher would not be able to bridge the channel and get access to Terminal island, Cherbino bought 400 feet along the water's edge for $1,000,000, 30 times what James A. Allison paid for it six years before. A ship channel 20 feet deep was assured, for the convenience of ocean liners desiring to unload passengers on Miami Beach.

Elser Pier and the 30-year-old 124th Infantry national guard armory on the new Miami bayfront fill finally were being torn down, after Blue Steele and his New Orleans Nite Hawks had completed an engagement in the Japanese ballroom of the pier. The Tallman hospital was started as a $1,000,000 piece of construction in Coral Gables. The First Church of Christ, Scientist, opened its $250,000 place of worship on N. E. Nineteenth street. The $800,000 Alcazar Hotel on the bayfront added its part to Miami's skyline.

The new Venetian causeway was relucantly offered to the county for $2,000,000 by J. F. Chaille and F. C. B. LeGro, but it was discovered that the county had reached its bonding limit, and couldn't buy, so the causeway continued on a toll basis.

As September, 1925, opened, the voters of Miami marched to the polls and approved the expansion of the city limits to include the adjoining towns of Silver Bluff, Coconut Grove, Little River, Lemon City, Allapattah and Buena Vista, after an extensive campaign in which the town councils of Coconut Grove and Silver Bluff seemed the only opposition. The Committee of 400 was given credit for the victory, with A. J. Cleary as its chairman, but the size of the majority—2,908 to 308—indicated the well established public demand for a larger Miami. The new area was 50 square miles instead of 13.

Gov. John W. Martin had arrived in Miami with Treasurer John C. Luning and Attorney General Rivers Buford, to be feted and dined by the city's leading men for the success of his drive to start road-building and the changes made in state laws which encouraged business and capital.

While here he got first tidings of the celebrated Marco island dispute, in which a number of angry and armed squatters defied Barron G. Collier to take possession of the island which he had bought and intended to develop.

Later, after extensive hearings in Tallahassee, the Marco island case was settled abruptly by a brief note from President Coolidge, advising that the land never had been opened to homestead by the United States government and therefore couldn't be claimed by the squatters, many of whom had lived there nearly 20 years.

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With checks and cash being carried away in barrels, the Shoreland Company put on a $33,000,000 sale September 3 that temporarily reassured the doubtful, and at least took the minds of Miami-

ans from their troubles with rent gougers, the railroad embargo and the anvil chorus in other states. Only the fact that the dirigible Shenandoah broke in two and was demolished in a storm over the hills of Caldwell, Ohio, that same day prevented the sales news from getting a better spread.

The Shoreland Company put the 400-acre Arch Creek section of Miami Shores on the market before the sand pumped in on it had well settled. The doors of the Flagler street offices opened at 8:30 o'clock on the morning of the sale and closed at 11 o'clock when no more property was left. There, and in the field offices, the rioting customers literally threw $33,734,350 in money and checks at the sales force, 75 per cent of the buyers leaving it to the company to pick their lots. The Shoreland Company offices remained closed for five days to catch up with their bookkeeping and found that the offering had been oversubscribed more than $11,000,000.

But while all was joy and happiness in the great subdivision, confusion and congestion and cursing marked Miami harbor, as shipping lines joined the railroad in declaring an embargo on freight into Miami. Dockmen struck for more wages than the 45 cents an hour they got, pointing to a wage of 60 cents in New York. Eighteen vessels tried vainly to edge up into the small docking space Miami then afforded, while long lines of trucks waited all day in the hot sun and far into the night to get their goods out of the holds.

E. R. McKenna of the Piggly Wiggly shipping department said merchants laid the blame for the deadlock on the steamship lines for not having enough labor to empty the ships quickly, while the officials of the lines cried in unison for more terminal facilities, more docks, more of anything to which an ocean steamer might be tied while unloading.

A milk shortage was next to develop, and cows of south Florida dairies once faced starvation because ships loaded with cow feed from abroad couldn't get in to deliver it to the dairies. The further fact that shipments of new bottles were locked up by the embargo prevented some dairies from making deliveries even when they had plenty of milk.

All steamship lines running to Miami from New York, Baltimore or Philadelphia were enforcing an embargo on furniture, machinery and building materials by September 12, and about the only shipments that had a free track were food and newsprint. Mason L. Weems Williams of the Baltimore and Carolina line was the last to join the shipping embargo. His line the month before had added six ships to the seven already running into Miami and he hated to think of them gathering rust.

Finally the city of Miami took more direct action when it appeared that the situation at the water front was getting badly out of hand. Sixty men were transferred from the parks division and joined with a squad of 25 prisoners who marched to the docks and

in one day unloaded the Clyde liner Chippewa, which had actually been in Miami harbor 21 days, waiting for a chance to get up to a pier.

Meantime the Fred F. French Company chartered the steamship Glendola to transport materials badly needed for the new Everglades Hotel and various buildings they had part way up. Other builders were not long in joining this movement to charter vessels, and before many weeks, every ancient steamer and windjammer on both sides of the United States was being hauled out of the mud and put in shape for a run to Miami with lumber and hardware and steel. About the only material present in abundance was cement, thanks to the arrival of three ships from Sweden with 200,000 sacks.

The American Express Company finally declared an embargo on shipments of more than 200 pounds, and later had to begin issuing permits to prevent shippers from evading the rule by dividing larger orders into 200-pound lots. While the city was threatening arrest of shippers who refused to claim freight, the newspapers were publishing long lists of names of consignees. The railroad proposed to begin selling shipments not promptly claimed, as the city of Miami hurriedly threw up temporary shelters on its own land into which freight could be moved.

As a result of these and other activities of civic and business organizations, there was some promise of the embargo lifting by the latter part of September. Things were rosy-hued indeed one day when 109 empty cars were turned back north, and only 92 loaded ones arrived. The chamber of commerce resumed its drive against rent gougers, and a Better Business Bureau got pledges of $25,000 to whip an organization into shape to weed the wolves from the sheep along Flagler street.

Flagler Heights was offered by John A. Campbell out along Red road, and $2,000,000 in lots were "snapped up" the first day. A. D. H. Fossey sold the northwest corner of North Miami avenue and Thirty-sixth street for $200,000, the same vacant corner which today offers occasional sanctuary for itinerant carrousels.

A 50-foot lot opposite the El Comodoro Hotel on S. W. Second avenue and First street changed hands three times in two days, the last price being $165,000. C. C. Katleman of Omaha bought the Dennis apartments on the southeast corner of North Miami avenue and Fifth street for $500,000, from the United Cigar Stores subsidiary. The opposite corner across the avenue was sold to the Vaughan Investment Company for $675,000.

The big wedding of September in Miami was that of Herbert O. Vance of the McDonald Lumber Company to Emily Murray, daughter of Mr. and Mrs. Charles W. Murray, which was followed by a honeymoon trip through Europe. James E. Calkins, long-time leader in the state senate from Fernandina, resigned as counsel for the state railroad commission and came to Miami to form a new law firm with John P. Stokes. Senator Calkins was succeeded on the railroad commission staff by Fred H. Davis, then a struggling

young lawyer of Tallahassee, who rose in the subsequent 10 years to be chief justice of the Florida Supreme court.

Dan Chappell called a meeting in Hialeah which resulted in the incorporation of that community September 10. G. Carl Adams of the Hialeah Civic club, which was formed to promote incorporation, was in the presiding chair. Paul Latham resigned as deputy sheriff to be the first chief of police in Hialeah, and Chappell was made the first city attorney.

Joy R. Cark had become slightly weary of promoting Atlantic Shores and was made president of Tampa Beach, Inc., during the summer. He returned to Miami only briefly in September to dazzle his former associates with the magnitude of his new undertaking, 4,000 acres in Hillsborough bay on which he proposed to spend $100,000,000. Such Ohio figures as Gruen, the watch manufacturer, Patterson of National Cash Register, and Mannington of the famous Harding front porch campaign were putting up the money.

It may seem ridiculous now, but the statement was very calmly received that Tampa Beach as a beach would be made on a proposed chain of islands to be dredged out of the bay. This was not out of line with his policy, however, in announcing several months before that he had paid $750,000 for Cat Cay, principally to get 30,000 coconut trees to beautify Atlantic Shores.

Anyway, a reported cash price of $4,500,000 was paid for the land in and along East Hillsborough bay. Under the direction of Adolph Goodwin, full page advertisements were run in nearly every state paper, and a 45-page special edition was printed in The Tampa Tribune on the momentous day when the long bridge and causeway connecting the development to Tampa was opened with an impressive civic ceremony. The bridge and a night club occupying the former administration building are the only evidence that the naked eye can pick up today to identify Tampa Beach.

CHAPTER TWENTY-ONE

A NEW kind of bootlegging appeared in south Florida as the sweaty month of September, 1925, drew to a close. When dealers were forced by the freight embargo to ration out the remaining lumber, and all building was threatened with a shutdown, men conspired in the dead of night for a few planks or beams, just enough to tide them over a tight spot so they could throw a house together somehow and get it on the market.

The freight embargo grew steadily worse. The lumber dealers organized at the J. A. McDonald Lumber Company plant, late in September, and prepared to allot each firm a certain percentage of all the wood that could be got into Dade county. Guy Stoms presided and declared that not more than 5 per cent of the normal supply was on hand in the various yards. Thirty thousand men employed in the building trades here were facing idleness.

Many a contractor's truck began moving about at night to pick up a load of lumber here or there. Houses became so flimsy that even a strong wind would have knocked many of them to the ground, and it was no wonder the hurricane of 1926 took such a toll. The demand for shelter was so great that tent cities had sprung up in Miami, in Hollywood and Sanford and elsewhere, for that was the day before the house car and the tourist camp had come into such general favor. The Miami Chamber of Commerce promoted the importation of 100 portable houses to rent at $60 a month.

The Florida East Coast railroad finally was forced to declare a full embargo on dead freight. Thousands of people with freight in the warehouses wouldn't call for it. The railroad refused to build more warehouses, claiming it could not go into that business, and the city of Miami finally began to put up a warehouse near N. W. Thirty-sixth street. Eager to lay the blame elsewhere, citizens even declared the embargo was brought on by the Florida East Coast insistence upon building the double track between Miami and Jacksonville. Two thousand passengers daily were being brought into Miami on this one railroad.

But despite the embargo, the great real estate movement still was going at near top speed. The Biscayne Hotel at the corner of Flagler street and Miami avenue was sold by the United Cigar Stores subsidiary to Hugh M. Anderson and Roy C. Wright for $1,500,000, as their own private speculation. In a year since N. B. T. Roney turned it loose, the corner had increased in value $1,200,000.

Burdine & Quarterman prepared to vacate their Flagler street corner for the Hollywood corporation, and bought the property where their building was subsequently constructed on N. E. Ninth street, for $525,000. Voters in the north part of the county approved a bond issue for the Seventy-ninth street causeway, and the

fact that it was to be built paved the way for opening the Isle of Normandy, on the beach end of this causeway, as the last ocean-side development of this particular boom.

Fairisle is a little island opposite the Deering estate in the lower bay which was subdivided in September. Sales amounting to $1,558,330 were allegedly made in four hours when this island, almost forgotten today, was thrown on the market.

There was so much noise from air drills and riveters that few noticed the barrage of shots which burst forth from the Dade county courthouse on the morning of September 27, but when the smoke drifted away, two county prisoners lay dead and a jail break led by the notorious Heywood Register of the Ashley gang had failed. Sheriff Henry Chase and a number of deputies and city policemen had watched for the attempted escape from the windows of the old courthouse, opposite the county jail, fearing that the break from the inside would be covered outside by the sharp-shooting Joe Tracey, another of the Ashley gang survivors who had escaped from a state road camp and was known to be in Miami.

Register played possum and was not injured. Sheriff Chase was indicted for second degree murder, along with seven deputies and six Miami policemen who had joined in the fusillade, and E. B. Leatherman, chief deputy in the Circuit court clerk's office, was appointed elisor by Gov. John W. Martin to carry out the duties of sheriff until Chase could be tried.

Much of the animosity which was generated later in Dade county against Martin dates from his refusal to remove Chase from the sheriff's office at this time. Certain gambling interests on Miami Beach had tried to run a race track wire in for bookmaking and had been prevented by Chase. The gamblers recruited political help to force Chase out, but Governor Martin refused to give ground before their editorial and personal attacks. Chase was tried in December and acquitted, along with the deputies and the policemen.

Political fires were burning at Miami Beach also. Chief of Police C. E. Brogden finally resigned after a request from the Miami Beach council, and started to run a bus line. His place was taken by Damon Lewis of Oklahoma, whose tenure of office was disturbed abruptly in December when he was indicted in Kansas City for smuggling narcotics, and was sentenced to seven years in Leavenworth. Claude A. Renshaw, former mayor of Roundup, Mont., came in as city manager and has been given credit for much of that city's subsequent sound financial position.

James Deering died on the way back from Europe, and Vizcaya, the estate on which he had lavished more than $8,000,000 to make it the prize beauty spot of the United States, was without a master. The former vice president of International Harvester willed $500,000 to Jackson Memorial hospital to build a charity ward as his final contribution to the community.

South Miami avenue was torn up briefly as three shifts of

workmen laid the tracks for the Coral Gables rapid transit line at the rate of a block a day. The old Security Hotel was torn down to make way for the new 15-story home of the Dade County Security Company, across from the federal building. The four-story Plaza Hotel on the bay front was sold for $1,000,000 by Millard and Lee Chase, who had been there with their mother since 1909. The buyers were Tatum Brothers and Forrest L. Haines.

Although it was estimated Miami would add 8,428 new houses, 8,065 apartments and 8,262 hotel rooms from May to December, the rent gouger still was in the saddle as the time for a new tourist season drew on. The First National Bank for some time had operated apartments for its employes. The Miami Herald bought two whole apartment buildings and started 50 houses in Hialeah for its newcomers. Burdine's built three apartment buildings; the Commercial Bank & Trust Company, Sutton & Gibson, the jewelers; Groover-Stewart, the druggists; and even the city of Miami Beach went into the housing business to retain employes.

By this time Miami and its suburbs began to feel like a country girl wearing her first corset. Land owners feared that 1,000,000 people soon would be overflowing south Florida, and consequently the co-operative apartment idea found ready ears. The first one was planned for Coral Gables, to be called the San Juan, where you would own a portion of space into which an apartment would be fitted.

To give you an idea of how things were going, the recorded real estate sales in Dade county for July were $24,000,000, for August they leaped to $141,000,000 and in September they were $96,674,000. We note these sales for Dade county only, because it was the storm center of the boom, and the values represented there have no purpose at this late date except to afford a comparison of the number of lots that were being absorbed by eager buyers. That Dade county again has some sort of boom is evidenced by more than $50,000,000 in real estate transfers recorded during 1935.

Late in September one began to hear doubts about the Florida boom. "Can it last?" the starry-eyed neophytes asked the hardened real estate salesmen. But none was so foolish in this part of Florida at least as to admit openly that Florida was enjoying anything but a healthy, normal growth. Had anyone in September declared in the full hearing of others on Flagler street that he thought the boom was nearly over, he would have been rushed to the old stone jail and locked up as hopelessly insane.

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Seven Ohio banks pooled their resources in September, 1925, to shoot out an advertising blast against Florida that echoed all over the Middle West and brought yelps of surprised pain from the Florida press and civic bodies.

The embattled bankers, seeing hundreds of millions of dollars leaving the banks of the North for Florida, put this puzzler to their

Florida-bound customers: "You are going to Florida to do what? To sell lots to the other fellow who is going to Florida to sell lots to you. That is about all you can do in Florida unless you want to work."

But that was only one of the slings and arrows of outraged fortune. The Scripps-Howard chain of newspapers in September printed a series of articles from the facile pen of Harold Keats, which stated quite baldly that the boom was over in Florida, that all the profits had been made, that the binder boys had been run out and that Santa Claus was dead. So damaging was this coast-to-coast indictment that Herman A. Dann, president of the Florida Development Board, asked Gov. John W. Martin to call a meeting of leading Florida men in New York October 9 to meet the principal magazine and newspaper publishers and see what could be done to get the "truth" printed.

The anvil chorus clanged mightily throughout the South during September. Richmond citizens called for a special legislative session to devise ways to counteract the damage done to Virginia by the wholesale migration to Florida. "Florida is a regular madhouse," shrieked headlines in South Carolina. "Two months too late to make a profit in Florida," advised a Kentucky newspaper. "Florida is lacking in anything but money," we learned from an up-country paper, which declared there was a food shortage in Miami and no place for thousands to sleep.

Even our friend, The Asheville (N. C.) Citizen, suggested the advisability of martial law in Miami, as disappointed returning investors contended rent profiteers made it impossible for anyone less than a millionaire to get a night's lodging.

"Ridiculous," snorted the Florida journals in unison. The Clearwater Chamber of Commerce prepared to sue the Scripps-Howard newspapers for malicious misrepresentation. Someone in Miami suggested the creation of the state post of "fib-buster" to run down the stories about Florida and brand them. His name would have had to be legion. Only Felix Isman in the conservative Saturday Evening Post was gravely declaring there was no boom in Florida. We forget what his term for it was. Mercer P. Moseley wrote an epic essay entitled "The Florida Dollar" which gained much favorable attention in Northern financial journals, but it circulated mostly among those too busy with the rising stock market at that time to pay full attention to Florida.

On October 9, 1925, in one of the large dining halls of the Waldorf-Astoria Hotel in New York, the leaders of Florida thought and action held a conference with most of the New York publishers—Scripps-Howard excepted. This writer, in reporting the event, began as follows:

"Florida today made her appeal for truth in advertising in the very heart of the nation's publishing center, an appeal designed to still the propaganda that is being circulated to the detriment of the state."

Ringing the banquet table, elbow to elbow with the publishers of the greatest newspapers and magazines in America, were Governor Martin, Herman Dann of St. Petersburg, G. G. Ware, Leesburg banker; Joe H. Scales, Perry banker and state senator; David Sholtz, Daytona Beach banker; I. E. Schilling, William N. Urmey, Frank B. Shutts, George Merrick and N. B. T. Roney of the Greater Miami area; Joseph W. Young of Hollywood; C. C. Carr of St. Petersburg; Harvey Hill of Jacksonville; S. Davies Warfield, president of the Seaboard Air Line railroad; George Sebring of Sebring; Paris Singer of Palm Beach; Calvin Fentress of Jacksonville; Barron Collier, builder of a young empire in Collier county; John H. Perry, the Jacksonville publisher; Frank Parker Stockbridge, August Heckscher, H. H. Raymond, president of the Clyde line, and Senator T. Coleman duPont.

Splendid, convincing speeches were made by Governor Martin, by Herman Dann and Barron G. Collier and many others. They were answered in kind by the publishers, none of whom, in the final analysis, seemed to hold any grudge against Florida. They declared they had printed the horrible details, real and imaginary, which their writers had brought back from the boom as being infinitely more interesting to their readers than the kind of soothing syrup the promoters and the publicity men of the boom were peddling. When it was over, everyone felt better and the Floridians went home hoping that what they halfway feared was not yet upon them, namely a real estate slump such as the stock market periodically experienced. Virtually no one of that Florida delegation would have dreamed the boom in Florida would be as dead as a salted mackerel three months later.

Following this meeting, the real estate men in Miami began getting together $20,000, to be used specifically to fight back at the critics, who continued worrying Florida like a pack of dogs around a tiring bear. We were to learn that the fires of publicity lighted by the Miami Chamber of Commerce since 1915 were not so easy to extinguish.

In those early days the Miami Chamber of Commerce under E. G. Sewell raised a good share of the advertising budget and directed its spending with considerably more imagination and results than those of today, who simply tread around and around in the "girly" pattern first laid out by Steve Hannagan. In 1915 the Miami chamber raised $2,500 by popular subscription for the first city advertising fund, and even as late as 1924 it was producing, by popular subscription, half of a $172,000 yearly advertising budget at the insistence of Sewell.

There is little doubt that the attention of the nation first was drawn to Miami by this persistent advertising, but, once focused on Florida, the nation by late 1925 was somewhat cockeyed from trying to follow the kaleidoscopic whirl that looked from a distance not unlike a parade of pink elephants and green monkeys.

In Florida the parade still was going strong, although October

saw a definite slacking of sales. The Isle of Normandy on upper Miami Beach was sold out in three hours for $6,125,000, as it stretched its arms to receive the new Seventy-ninth street causeway from upper Miami. Largest one sale of the month was the muchly litigated Central Park, at Flagler street and Grapeland boulevard, for $1,000,000 to the Knickerbocker Realty Corporation.

D. L. Hartman, the strawberry king, was holding grimly to his 26 acres of fine land just north of Seventy-ninth street and west of Biscayne boulevard, having rejected one offer of $1,000,000 for it. He had taken $91,500 off that land from strawberry crops in four years and he wanted to make just one more crop before retiring. But during the latter part of October Hartman finally sold the "strawberry patch" to a corporation headed by Gradon Thomas for $1,000,000, to be subdivided as soon as the crop was picked. The lateness of that crop saved good strawberry land from being converted into a poor subdivision, because by the time he was ready to deliver it was not worth a million to the subdividers.

Dr. Everett S. Smith came down in October from Hopkinsville, Ky., to begin his pastorate at the First Christian Church in Miami. Paul B. Wilson of Long Beach, Calif., became assistant city manager of Miami. Mr. and Mrs. Charles A. Mills reported they had counted 840 automobiles bearing 2,500 people down the Dixie highway toward Miami in a 10-hour stretch of driving north. Henry Vander Lei, a landlord of Miami, became a brief sensation when he made public a promise that he would not raise the rents on his tenants the following season, believing in the adage, "Live and let live."

After prolonged research, it has been discovered that the oft-repeated quotation, "Your skyline reminds me of New York," originated September 27, with Arthur J. Bauer, New York druggist, and Adrian G. Hanover, New York real estate man. Their exact words were, "The skyline of Miami compares only with the skyline of lower New York."

Thereafter for nearly a year incoming new visitors would be asked by reporters, "Doesn't Miami's skyline remind you of New York?" If anyone answered in the negative, it didn't count. The query served chiefly to call attention to the physically new and stately Miami, and to cover up from January, 1926, to the time of the hurricane any embarassing comment about what had become of the boom.

CHAPTER TWENTY-TWO

A BITTER quarrel over development of the Miami harbor was going full blast by the first of November, after John B. Orr and the Miami planning board had submitted the so-called Orr plan for creating a long island from Miami to the Fisher docks, from the spoil to be dug out of the ship channel with the new federal appropriation.

The Orr plan resulted in the pine-clad clumps of land lying south of the ship channel today and harboring little but refuse and human derelicts. But as planned by Col. F. W. Allstaetter of Savannah and submitted through Orr, these islands would have been mantled with warehouses, surrounded by a 200-foot channel, and linked with Fisher's development on Peninsula island. A railroad would have run virtually from the ocean to the Miami docks and the harbor would have been full of shipping. The plan was adopted by the cities of Miami and Miami Beach, but opposed so strenuously by E. G. Sewell as president of the chamber of commerce, that The Herald had to quit taking all advertisements of a controversial nature relating to the harbor.

Finally in December the directors of the Miami Chamber of Commerce delivered the unexpected blow of indorsing the Orr plan unanimously, and Sewell resigned with the parting warning that the net result would be only a disfigurement of the bay. How true his prediction was is evident to all who care to look.

But with the Orr plan adopted, Miami quickly swung into action, got the special session of the legislature to pass the bay bottom bill giving Miami title to all the bay from the causeway power plant to a point opposite the mouth of the Miami river, and began sending $500,000 to Lieut. Col. Gilbert A. Youngberg in Jacksonville, as a loan to the war department, to start the 25-foot dredging.

To relieve the immediate shipping congestion, at the suggestion of C. D. Leffler, the city dredged out a channel along the new Bayfront park and soon this was lined with the schooners bringing lumber and building materials into Miami. The Clyde Line brought 150 longshoremen from New York to speed the unloading of ships, as the freight situation got worse instead of better.

After three weeks of the embargo, the city of Miami decided something drastic had to be done, so Thomas E. Grady, rate and traffic expert from Savannah, was appointed to lead the way out of the wilderness, with a drawing account of $5,000 the first month. After a meeting with 15 leading citizens and George W. Berry, interstate commerce commission agent sent here as an adviser, Grady picked W. A. Snow, Lou Crandell, Norman W. Graves, B. R. Hunter and Arthur A. Ungar to help him break up the embargo.

The advent of the great citrus crop and a strike of 1,800 teleg-

raphers on the Atlantic Coast Line soon resulted in the embargo spreading to all Florida south of Jacksonville. Perishables and humans only moved over the rails of Florida. This embargo included road materials and was a staggering blow to the highway construction program which the state had under way.

A classic of that period was the story of the ingenious Miami contractor who had a carload of building bricks sent out of a Northern city billed as lettuce. The car was carefully iced all the way down, but when the trick was discovered in the Miami yards, there was a general discharging of all hands involved, and no more iced bricks came through.

Late in October, the SS. H. F. Alexander, pride of the Admiral Line, came to anchor on the edge of the Gulf Stream, opposite Miami Beach after its first 48-hour run from New York, with 421 passengers aboard. The vessel was too big to come up the channel, so the lighter Shinnecock took off passengers and freight and unloaded them on the causeway docks, in the new Admiral Line offices, near where Don Dickerman's pirate crew held forth. On the heels of this voyage came the announcement from New York that an even larger boat, the Kroonland, would enter the Miami service in December. The Clyde Line chartered the Dorothy Alexander to replace the burned Comanche, and began building two new Miami boats with a $2,250,000 loan from the United States Shipping Board.

The co-operative apartment was the rage in New York then. Feeling that land on Miami Beach would soon be as scarce as on Park avenue, Carl Fisher and several associates planned the $8,000,000 Villa Biscayne as a co-operative apartment on Fisher land south of La Gorce island. The prospects indicated it would dwarf anything south of Baltimore. As near as we recollect, Mark H. German signed up for the first apartment, at $68,000, but the buyers were too few after the first of the year even to suggest starting the building.

Meanwhile the near-by Miami Shores island—today the Indian Creek Golf club island—had been filled in by the Shoreland Company and the lots around the golf course were sold the first day for $6,474,000. This was the next to the last big lot sale of the boom, and the last, we believe, at Miami Beach.

The Miami real estate dealers had done a fine job of stable-locking by November. The binder period was shortened from 30 to 10 days, and other safeguards against the return of the binder boys were taken. The Gralyn Hotel was leased by H. H. Mace to Harry Shapiro of New Jersey on a $2,500,000 valuation. Peacock Inn, the oldest hostelry in Dade county, dating from 1883 and the hospitality of Charles Peacock, was torn down at Coconut Grove to give space to some newer building.

Harry Kelsey unloaded his holdings at Kelsey City and Palm Beach harbor in October for $30,000,000 to a group headed by Col. Henry D. Lindsley, first national commander of the American Legion. Kelsey had come to Palm Beach county from Boston in

1918, bought 100,000 acres amid the horrified protests of his friends and founded thereon a city. Adjacent thereto was Palm Beach Ocean and other holdings of Paris Singer, who even then was toying with the idea of running a tunnel under the Lake Worth inlet which separated Palm Beach Ocean from the Gold Coast of Palm Beach.

Kelsey bought the East Coast canal from the Rhode Island Hospital Trust Company a month later, for a price reported then at $25,000,000 but which must have been much less. The legislature several years later created the Florida Inland Navigation District which bought the canal from Kelsey for around $600,000, although most state officials believed the state really owned it.

The canal was started 25 years before by the Coast Line Canal and Navigation Company, on a contract with the state by which the company was to get about 3,000 acres of land for every mile of canal built. Presumably having built 380 miles from Jacksonville to upper Biscayne bay, the company took more than 1,000,000 acres of Florida land, and ducked under the hospital trust to avoid future difficulties. The state knew that it had not received a full depth canal, but it would have been politically unwise to start suit against a hospital for the return of the land.

In Jacksonville during October, an elevator in the Mason Hotel dropped nine floors and carried the elderly United States Senator Duncan U. Fletcher with it. In the car also were Congressman R. A. Green and First Assistant Postmaster General John R. Bartlett, and several Jacksonville men, all of whom had been having lunch with Mayor John T. Alsop. They suffered a bad shaking up but no broken bones. This was only one of a series of accidents which the senator has survived in the last decade, to the utter astonishment of friends and enemies alike.

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The silvery voice of Rachel Jane Hamilton singing "Carry Me Back to Old Virginny" opened the winter tourist season in the green bandshall of Royal Palm park for the last time in December of 1925. Arthur Pryor's band poured forth notes as sweet as ever, but nearly every other note in Florida was turning sour.

The stock market was recovering a little as business stopped for the holidays, but it had taken a skid in November, following a hike on rediscount rates by Federal Reserve banks that pulled the punches of many a Florida operator. This joined with the undeniable fact of the freight embargo on Florida to cause financial houses elsewhere to begin withholding loans, bringing the headlong flight of the Florida boom to a grinding pause.

Another signal that sales were not so easy came from V. Earl Irons of Irons Manor, who offered to finance the construction of a $15,000 house in his subdivision for as little as $3,000, to buy the lot. When they began making concessions to the customers, you knew sales were off. Joe Mitchell Chapple succeeded the late William Jennings Bryan as head spellbinder at Coral Gables, and al-

though he exceeded the Great Commoner in volume of noise, he lacked the oratorical magic.

The Miami Chamber of Commerce was greatly disappointed when its building back of the First Trust brought only $165,000 at auction from Baker-Riddle Company. The chamber had plans for a 10-story structure which was to be placed on a lot across S. E. Second street from the Alhambra Hotel, for which land $350,000 was to be paid.

Over on south beach, G. R. K. Carter was starting his million dollar pier out over the ocean near Smith's casino. Miami Shores drove the first pilings in November for the proposed causeway from the end of Grand Concourse to the ocean. Most of the concrete pilings assembled for that work have been lying around ever since. Mrs. Sue D. Kauz started the 10-story hotel on N. W. Second street, whose unfinished frame with the somewhat mocking name of Kamp Kum-N-Go has stood for 10 years as one of the derelicts of the boom.

Among notable visitors come to see what was going on that winter was Halsted L. Ritter, real estate and corporation lawyer of Denver, Colo. W. R. Asher finally was turned out of the Dade county jail after 22 months' imprisonment, when the Supreme court held insufficient the evidence on which he had been convicted of killing R. D. Niles, taxi driver. Hamilton Michelsen Company inaugurated the use of motor trucks for hauling its packed citrus fruit to Northern markets at the holiday season, when the embargo stubbornly refused to yield.

The Florida legislature held a short session late in November to give Key West the legal right to lay a fresh water pipeline down the keys from the mainland, over the Florida East Coast right of way. But while that bill was being rounded out, 400 local bills changing city charters and rearranging the legal scenery for the boom were rushed through. The senate upheld Governor Martin's removal of Judge H. B. Philips from the state road department, and made provision to spend $600,000 on a state penitentiary and the road department building.

The aged Albert W. Gilchrist, beloved Florida governor of older days, was finally located alone and ill in the New York Hospital for Crippled Children when a legislative group sent word they had named a new county in his honor. Okeechobee City began a move to have the state capital moved there from Tallahassee, in recognition of the shifting center of activity southward.

Will H. Price was named the new third circuit judge in Dade county and Paul D. Barns became judge of the new Civil Court of Record. Attorney General Rivers Buford succeeded Justice T. F. West of Milton on the State Supreme bench. Harry S. New, postmaster general, called for bids on the first air mail from Miami, Tampa and Jacksonville to Atlanta, while Henry Ford prepared to open an air passenger line with his new Stout three-motored monoplanes. The honor system among state prisoners was ended at Raiford and armed guards patroled the stockades into which the

strange new criminals from the North were being shunted from south Florida.

Thirty-two schooners jammed the Miami harbor by the time the holidays came on, moored head on and rail to rail alongside of the Bayfront park, wedged side by side into every dock, and periodically running onto the reefs outside the channel in their eagerness to make Miami. Forty more schooners were on their way, some from as far as Seattle with lumber, presenting the greatest windjamming armada gathered at any place on the globe. Ships tied up at Peninsula island, and some even tied up along the causeway waiting a chance to unload. One schooner carelessly threw its hook over the Western Union cable to South America, stopping wire communications between the continents for several days.

Just before Christmas the interstate commerce commission at a series of hearings in Washington announced that the principal cause for the continued freight jam in Florida was disagreement between officials of the railroads, and moved to take a more active hand in the game.

Meantime the Seaboard was having trouble getting right of way from West Palm Beach to Miami, land owners running their prices up out of reach. A great mass meeting was called by the Miami Chamber of Commerce, with William H. Burwell as chairman, and the outcome was that cash and land to the value of $1,500,000 was handed to the Seaboard, ending its land troubles. Meantime, Governor Martin made two appearances in Washington on behalf of the railroad and full permission to build the extension was granted.

Miami was a billion-dollar town by Christmas, bank clearings having reached that amount for the year 1925. The city of Miami alone had issued 7,500 real estate licenses, of which it estimated 3,000 still were active by the first of 1926. A chamber of commerce survey late in December showed a surplus of rooms and apartments, which was the end of high rents.

Four hundred and eighty-one hotels and apartments were added in Miami during 1925. One of the last links of the older Flagler system with Miami was broken when William H. Beardsley, chairman of the F. E. C. board and long-time chief assistant to Henry M. Flagler, passed away in New York.

D. P. Davis, the wonder boy of the Florida West Coast, sold out the last of Davis Islands at Tampa as the year waned, disposing of $18,138,000 worth of lots in 31 hours. He thereupon moved to St. Augustine and began a new boomlet with Davis Shores, doomed to failure as the spreading movement of the speculators withered over Christmas.

Davis Islands stands today as a fine testimonial to this developer who finally ended his life from a steamer at sea. It is believed to be the only major property begun during the boom that has been carried through to completion. It was started by Davis

in 1924, when he converted three small marshy islands of about 40 acres into a magnificent site of 832 acres, with paved streets, lights and sewers. At the opening sale it was stated that people stood in line as long as 40 hours to get the first lots, and by the end of six hours $9,000,000 worth of property had been sold. They were even giving Miamians free train rides to and from Tampa just to look at the islands.

Today Davis Islands is one of the master subdivisions of Tampa. On it is the new Peter O. Knight airport, the $1,500,000 Tampa Municipal hospital, the beautiful Spanish apartments, the Venetian apartments and many others. Near-by a 40-acre site has been deeded to the government and a Spanish War Memorial park will be built on it. D. P. Davis was like most of the other promoters here; he didn't know when to stop, but he left more permanent reminders of his activity than most.

Another who didn't know when to quit was G. Frank Croissant, who had sold out Croissant Park in the southern part of Fort Lauderdale, and late in December was putting on Croissantania, north of Fort Lauderdale, as "My Masterpiece." He had taken a three-year lease on the ground floor of the Johnson and Moffat building at 151 E. Flagler street for the Croissantania sales rooms, at a rental of $500,000. To christen "My Masterpiece" suitably, the salesmen and citizens in Miami gave him a banquet, and the sales force presented him with a shiny new Rolls-Royce touring car. Money was simply no object before Christmas, however much it may have been conserved after New Year's.

CHAPTER TWENTY-THREE

A BRISK northeast wind was blowing over the bustling Miami harbor on the morning of January 10, 1926. It caught the four tall masts of the barkentine Prins Valdemar, temporarily grounded at the entrance to the turning basin, and gently turned the boat on its side, blocking the harbor entrance.

The barkentine pivoted as it slowly rolled over, so that its 241-foot length stoppered the ship channel completely. The masts and rigging lay out over the water and into the harbor, like the outstretched arms of some spent runner who has made one agonizing leap to break the tape and then falls extended on the cinders.

It was to be 25 days before anything bigger than a rowboat could move in or out of Miami harbor.

The Prins Valdemar was the largest sailing vessel that had entered Miami harbor when it was brought up the channel November 8 as the property of Cliff Storm, owner of the Ta-Miami Hotel, George Riesen and R. J. Walters, to be outfitted as a 100-room hotel ship. It was held outside for a week waiting for absolute calm because the pilots were afraid to bring such a large vessel down the narrow channel.

Ready at last to begin its hotel experience, the Prins Valdemar was being towed out of the Miami harbor to Miami Beach when bungling tugmen ran it aground. A receding tide left it high, if not dry, and the whistling wind found the ship easy prey.

Eighty men were working on the Prins Valdemar when the warning came she was listing. A card game on deck broke up in such confusion that one of the players discovered after he had swam to shore that he still clutched the 59-cent "pot" he had grabbed. But there was no need for panic, as the boat lay half out of water on her side.

The passenger liner George Washington was just ready to leave for the North. Ten other big boats were getting set to move out of the harbor and give their places to the scores waiting outside. The blood pressure on bridge and dock, and the profanity accompanying it, passed all known highs as the masters of the high seas looked out upon the vast bulk that blocked their paths to freedom.

The city commission at once began plans to dredge a channel around the Prins Valdemar, pending efforts to right it. The commission also wired Gov. John W. Martin urging that George E. Manson, the harbormaster, be replaced by someone more competent, preferably Capt. Melbourne Cook. Captain Manson retorted that the criticism of his handling of ships was due only to political enemies, but as his commission already had expired, Governor Martin soon put Captain Cook in as harbormaster.

After a week of ineffectual dabbling, the federal government sent Lieut. Col. Gilbert A. Youngberg from Jacksonville to clear the Miami harbor. Working with Maj. George E. Brown of the local

office, two dredges were started on an 80-foot channel around the recumbent Prins Valdemar, and the four masts were removed with ax and acetylene torch, so the dredges could get on with their digging.

While this was taking place, as many freighters as possible lined the causeway. Some even cut holes in their bows to remove the merchandise to the shore. When the channel was nicely filled, the steamer Lakevort grounded for several days across the outer channel, preventing any further movement east of Fisher's island, where many boats were unloading onto lighters. Fifty assorted schooners and steamers assembled along the edge of the Gulf stream opposite Miami Beach. Several went aground on reefs trying to edge in to land.

Just as it appeared the new channel around the Prins Valdemar would be completed, and all the captains had steam up to leave the harbor, both dredges broke down. Then it was discovered that dynamite was needed to break the last hard rock ledge, and the captains let their steam die down for another week while owners paced their New York offices, and the remainder of the boats reconditiond for a run to Miami were regretfully hauled back to the yards.

As soon as the blockade took place word went forth to every shipping point not to send more boats to Miami. But before it was ended, 45,000,000 feet of lumber badly needed in Miami construction was floating at anchor outside the harbor, and the investments tied up in materials, hardware and furniture began driving many a harassed developer toward insolvency.

The glad day when the dredges completed the new way around the Prins Valdemar saw the Georgeanna Weems leading the procession out of the harbor. Fifteen other big boats followed, some grounding temporarily here and there, one even striking the Prins Valdemar as though in rebuff for the delay it had caused. The Nancy Weems got caught on a sand bank near the mouth of the jetties but fortunately didn't block the way for the others.

The Prins Valdemar ultimately was refloated and towed away in disgrace to the P. & O. channel. Ironically enough, it righted itself as soon as the masts were removed and the hold pumped dry. It was the only vessel in Miami harbor to ride out the 1926 hurricane undamaged.

Today it sits primly beside its pier at the north end of Bayfront park and houses Miami's only aquarium. One of its stubby remounted masts supports a string of lights at night and flags by day, but its seagoing days are over. Its spectacular act marked the end of the speculative gold rush to Florida, a strange role indeed for this former Danish naval vessel. Like many another Homeric hero, it ends its days quietly with children playing about it, and idlers paying scant attention to the marks of former glory.

In retrospect, it does not seem that many of us felt the bottling of the Miami harbor would play a permanent part in the progress

of the boom. Certainly ships grounding in the channel were regarded as ordinary hazards until the new federal dredging could start. The Mary A. Diebold, for instance, shut up the channel for a day until it was finally yanked off into deep water by six tugs that nearly tore her deck out. The five-masted schooner Robert L. Linton followed the Prins Valdemar and was an even larger boat, but it was not grounded.

Like many other features of the boom, it may seem to us today that the Miami harbor could have been managed better. But in the furious melting pot where Miami was being made, there was scant time for orderly planning, and no precedent for the demands put upon the skimpy facilities of those days.

The Prins Valdemar saved people a lot of money. In the enforced lull which accompanied the efforts to unstopper the Miami harbor, many a shipper in the North and many a builder in the South got a better grasp of what actually was taking place here. A great deal of expensive bric-a-brac that would have been represented later by red ink was held at the factory, and many a bankroll was saved from its own folly.

So perhaps the Prins Valdemar deserves its position as a Miami institution.

. . . scores of schooners lined Bayfront Park with cargo for the boom, and were held there by a bottled harbor during the embargo.

CHAPTER TWENTY-FOUR

THEY even rang the king of Greece in on the Florida boom in January, 1926, in an effort to inject some life into a situation that had been allowed to take a nap over the holidays and then refused to awaken.

You may recall the Floranada club, north of Fort Lauderdale. The actual promoter of the elaborately conceived settlement was James H. R. Cromwell, son of Mrs. Edward T. Stotesbury of Palm Beach, and destined later to marry Doris Duke, the world's richest girl. The names that headed the list of active sponsors were those of Mrs. Stotesbury, known the world over for her social position; the Countess of Lauderdale, of England; Mrs. Horace E. Dodge, Samuel M. Vauclain, president of the Baldwin Locomotive Works; John S. Pillsbury, of flour fame; and the king of Greece.

But those who poured their money and prestige into post-boom developments like Floranada were no less deluded than 99 per cent of those in Miami, at the heart of the movement. Here, plans were afoot for the dedication of the University of Miami, to which George E. Merrick had given 160 acres in Coral Gables and the promise of $5,000,000 for the endowment if a like sum were to be raised among the other regents and friends of the university.

James Cash Penney, soon to be identified with the City National Bank In Miami, started off the pledges with $200,000. Victor Hope, a Coral Gables financier, who shared honors with J. K. Williams as an "acreage king," came in with a $1,000,000 pledge. Others pledged $100,000 each, to bring the endowment within working range, and the university cornerstone was laid February 3 before a great audience ranging through the pine woods south of the Miami Biltmore golf course.

The reinforced concrete frame of the first unit was up before the cold truth about the boom finally began to sink into the minds and pocketbooks of the people, and that was as far as the original idea for a university campus got. The University of Miami itself was born in a large V-shaped hotel not far from the center of Coral Gables, and there it is today while efforts are made to get cash or credit from government or private sources to carry the first structure to completion.

In Miami the Halcyon Hotel was the site of considerable real estate broker activity around what they called the Big Board, where listings were pooled for the benefit of the group. It was estimated rather generally in January that real estate to a value of $1,750,000,000 had been sold in Dade county alone during the preceding year, but this figure becomes rather far-fetched if we add up the real estate transfers. Five new bridges across the Miami river were planned, and footings were already started for the S. E. Second avenue bridge near Dallas Park.

The site for the present Miami Senior High school was bought

from the Knickerbocker Realty Corporation for $275,000. It was not 10 years before a better location in front of the high school building could have been had for the taxes—and no takers. Jesse L. Billingsley, one of the foremost south Florida lawyers, died in a Washington hospital. The Urmey Hotel was sold to the Rand interests by W. N. Urmey for $1,250,000, a hotel he had opened in 1917, and which he later recovered.

Counting up at the first of the year showed that Coral Gables led all the other developments in 1925 sales, having disposed of $94,000,000 in property and extended itself over 10,000 acres. Merrick and "Jack" Bowman then were engrossed in plans for spending $250,000,000 along the edge of Biscayne bay as far south as Chapman Field, a section which began with more than $6,000,000 in one day's sales late in December. This was helped by the glamorous opening of the Miami Biltmore Hotel and Country club in January.

Miami Shores was not far behind with $75,000,000, and the developers of that city were busy then with plans for Miami Plaza and the building of Biscayne boulevard. Addison Mizner's Boca Raton was off to a late start but in the last six months of 1925 sold $27,000,000 worth of lots.

The gorgeous fantasy of Fountania opened in the beautiful Theater Fountania in Miami Shores that season, with 350 people in the cast. Arthur Voegtlin was employed by the Shoreland Company to stage the production along lines of the shows he had produced for years in the New York Hippodrome. The Theater Fountania was a victim of the 1926 hurricane.

Hollywood and the various companies of Joseph W. Young were showing perhaps as much speed as any big south Florida promotion in the early months of 1926. They even had two marimba bands instead of one to please the patrons. Elsie Janis, the sweetheart of the A. E. F., was featured at the Hollywood Golf and Country club.

Gene Tunney entered the real estate business in January while he was waiting for a chance to catch Jack Dempsey, the heavyweight champion, in a squared ring. Tunney was pictured rather extensively in the advertisements of those days, advocating suburban life. Especially suburban life such as might be found at P. L. Bergoff's Hollywood pines Estates, for which Tunney became sales manager.

The first pilings were driven for the five proposed Venetian isles north of the present set in February, as sales of lots admittedly under water went ahead. Carl Fisher's companies opened their new radio station WIOD on Collins island, opposite the Nautilus Hotel. Joseph Elsener's Club Deauville, today catering to the seekers of health under the Barnarr Macfadden regimen, was opened to the public on Miami Beach.

Commodore J. Perry Stoltz was proposing four other Fleetwood hotels to join the parent on Miami Beach. The one on Jump Off Mountain, in Asheville, N. C., got farther along than most. The

one at Daytona Shores, a $60,000,000 development near Daytona Beach, progressed no farther than the first spadeful of dirt, turned in an elaborate ceremony which included the governor of the state and most of his staff.

The Brotherhood of Locomotive Engineers gave the greatest exhibition of reckless spending of the entire boom when they turned more than $10,000,000 loose to create the city of Venice on the lower West Coast. The land was bought from Dr. Fred L. Albee of near-by Nokomis, probably the foremost bone specialist in the United States. The exploitation of the high-powered promoters left Venice with acres of unused sewer pipe, miles of unwanted streets, scores of apartments and dwellings for which there were no tenants, and the curse of wrecking the Brotherhood bank in Cleveland.

But Venice, like many other boom products, is finding itself. Dr. Albee took hold again, performing the same miracles there that he has done with the human frame. The Kentucky Military Institute leased two big hotels for their winter headquarters. The Florida Medical Center has been established and will some day be a great asset to Florida, despite the efforts of certain envious Jacksonville and St. Petersburg medics to discredit Dr. Albee professionally. Bailey Hall, an exclusive boys' school from New York, has leased the Treasure island property and is in its second year at Venice. It may interest some to know that one vote against the continued spending of money for the cross-state canal was that of Senator Royal S. Copeland of New York, who looks upon Venice as his favorite place in the South.

The criticism of Florida in the press of the nation had rather generally died down by January. Floridians thought the rest of the nation finally had got some sense; we know now that they only refrained from speaking ill of the dead. The embargo still was hopelessly clamped upon the state, and there were predictions it might last two or three years.

The tourist season itself was not so bad. The Miami Jockey club opened winter racing with 31,000 passing the turnstiles, and Joe Smoot was looking abroad for other racing worlds to conquer. Music and gaiety filled the night air, although the smiles of the salesmen were becoming a trifle strained, and free sandwiches for the prospects were not plentiful enough any more for an energetic man actually to live by making a daily round of the subdivisions. The hope that springs eternal was on the job in Florida—but it began to lose some of its zip as February brought the truth closer home.

The abrupt fall of the Miami boom was cushioned in the first part of 1926 by the conception of Biscayne boulevard, which Hugh M. Anderson and Roy C. Wright started to carry out, in conjunction with the development of the Charles Deering estate in northeast Miami.

We say "cushioned," because this was the only major undertaking of private capital during early 1926 which was continued

in the better traditions of the boom itself. Biscayne boulevard created new values in a city where every other value was receding, and it contributed no little to the amazing fact that building in Miami during 1926 was more than half as much as during 1925, when the principal elements of the Miami skyline were started.

Anderson and Wright had planned and even plotted the course of the boulevard a year before their purchase of the Deering property and its conversion into Miami Plaza. But they could carry out the ambitious boulevard program only by getting control of the Deering tract. On December 5, 1925, they announced that Charles Deering had sold his place, from N. E. Second avenue to the bay and stretching nine city blocks north from Forty-first street. It was only a few days thereafter, on December 15, that the Harrison Construction Company moved in to begin clearing the path for the new 100-foot boulevard.

Like some giant mowing machine trundling through a field of standing grain, the forces set in motion by the Shoreland Company founders cut a broad swath out N. E. Third avenue, starting with the destruction of Temple Israel synagogue standing two blocks north of the Thirteenth street traffic circle, cleaving through the blind alleys and labyrinths of the older part of the city, on through the matted tropical jungle which formed the Deering estate, to Fifty-fifth street, where the Federal highway was to pick up the new boulevard and carry it north through Miami Shores into Hollywood.

Here was a piece of work that disregarded seemingly insuperable difficulties to bring a wholly new civic existence to the eastern side of Miami. This plan was to evolve into a motorway reaching from the Royal Palm site to Hollywood that has become one of the famous drives of the world. Having left the Jewish place of worship flat, the wrecking crews rolled on to destroy 85 other buildings, including 12 apartment houses and two hotels. Front porches were sliced off, 12 houses were moved intact to other sites, and the irresistible momentum of millions destroyed with the thoroughness of a Kansas cyclone everything else that blocked the progress of the new boulevard.

Anderson and Wright and their associates had bought up most of the property needed for the right of way by the first of December, before their plans became known. In the first instance, they put land which had cost them $3,610,000 into the venture, and then went on to acquire the remainder, while the city of Miami lent its power of condemnation and $1,800,000 in paving bonds to the program. This gives only a meager idea of the final cost, because we already have seen that the last eight miles of Biscayne boulevard were achieved for $1,000,000 a mile.

At this point it may be of interest to quote portions of a letter received a few days ago from Roy Wright, written from the headquarters of the works progress administration in Knoxville, Tenn., relating to Biscayne boulevard:

"We conceived this boulevard and had our engineers survey

it a year before we had ever heard of the J. S. Phipps estate. After we had bought the Charles Deering estate, we contacted the Phipps family and asked them for a $7,000,000 loan to finance the purchase of the property for the boulevard. They made us the loan and in 11 weeks after we started buying, I had signed checks for $11,000,000. Our contract with Phipps was that Hugh Anderson and I gave our notes for this money and put up stocks in various companies we had as collateral.

"We purchased 98 per cent of all the properties on both sides of the present boulevard from Thirteenth to Thirty-sixth streets, including homes, apartments and hotels, and we tore down a Jewish synagogue that cost us $250,000. We also bought several homes that cost us over $100,000 which were either torn completely down or partially destroyed for the right of way. Ed Romfh's house cost us $100,000; Frank Wharton's, $125,000; Ed Inglis, $100,000 and several others.

"I sometimes think that Hugh Anderson and myself in a way rang up the curtain of the starting of the boom when we bought all properties on W. Flagler street from the bridge to Twelfth avenue in 1924 and deeded to the city the frontage required to widen W. Flagler and make a white way out of it. This created a lot of excitement and sales, and we really thought it had a lot to do with starting the boom. Then again we rang the curtain down on the boom, as we were still buying properties on the boulevard and just put on the Deering estate when the boom died on us. These were the last large transactions of the boom."

Today Biscayne boulevard starts at S. E. Second street, at the gateway to the former gardens of the old Royal Palm Hotel, and sweeps northward, 250 feet wide, in four lanes of traffic separated by parkways studded with palms; after passing the Thirteenth street traffic circle hazard, it enters a two-lane system 100 feet wide, which persists for three miles, except where it widens to 180 feet through a part of Miami Plaza. The federal government took over the building of the boulevard at Fifty-fifth street. Beyond the Miami city limits, the boulevard is split again into two one-way roads as far as the Hollywood city limits. It is a fitting terminus for the Dixie highway which Carl G. Fisher planned in 1914, when Florida sand first was sifting into his shoes.

It is difficult at this time to say which came first, the chicken or the egg, Miami Plaza or Biscayne boulevard. At any rate, they hit the public eye together, in the days when only the stout-hearted and the far-seeing were risking such dreams and hard cash in a Miami where the full flush of the speculative boom already had assumed the sickly cast of Roquefort cheese.

With Anderson and Wright in the Miami Plaza company were J. S. Phipps, principal heir to the Henry C. Phipps Estate of New York; Lester F. Alexander of New Orleans; David T. Layman, financial manager of the Phipps estate; and Paul R. Scott, then with the law firm of Twyman, Scott & McCarthy.

William I. Phillips represented the Charles Deering interests

in Miami. He got a lukewarm reception when he first proposed to Mr. Deering that his tropical paradise in northeast Miami be sold to Anderson and Wright. The initial offer to buy came in February, 1925, but it was not until months later when Phillips broached the proposition to Chauncey McCormick, son-in-law of Charles Deering, that a friendlier ear was turned to the idea. Finally Phillips took Anderson, Wright and Fred W. Cason to Deering's home in Chicago and there closed the deal.

Miami Plaza as a development was caught in the backwash of the boom and today is in the hands of the Deering heirs. But when the ebbing fortunes of Anderson and Wright forced them out of the picture in 1926, the Phipps estate took over the assets of the Anderson-Wright companies in order to protect the investment made by the Phipps family, formed the Biscayne Boulevard Company and completed the boulevard. Had it not been for this action on the part of the Phipps interests, the boulevard and the properties involved in widening N. E. Third avenue would have been left in such a chaotic state that it would have been necessary, finally, for the city of Miami to have spent many millions of dollars to carry out the Anderson-Wright plan.

The Biscayne Boulevard Company in its Florida operations has been directed by Paul Scott as president, and by Roy H. Hawkins as vice president and operations manager. Eighty-five per cent of all the property fronting on Biscayne boulevard from Thirteenth street to Fortieth street is owned and operated by the Biscayne Boulevard Company, and all the new commercial buildings along the way were built by this company.

This tale is concerned chiefly with the beginning and not the end of Biscayne boulevard. Its genesis in the 1925-26 boom was scant warning of what it would be, like so many other creations of that period. The splendid architecture of Robert L. Weed and Vladimir L. Virrick was to come later, along with the landscaping which makes the boulevard today distinctive in a region where beauty is the accepted rule.

Like the anesthesia which prepares our nerves for the shock of the surgeon's knife, the creation of Biscayne boulevard kept Miami going during the summer of 1926 despite the discovery that $50,000 lots no longer could be sold for one-tenth of that amount or that the "summer tourist season" of 1925 was nothing but a delusion.

The boulevard, therefore, is something more than just a wide strip of asphalt to south Florida. It is an institution whose bright flowering of today gives no hint of the bitter disappointments on which its first roots fed.

CHAPTER TWENTY-FIVE

THE captains and the kings had by no means departed in February, 1926, but on the contrary were arriving in great numbers to make an unusual tourist season, comparable only to those of today.

As a matter of fact, while we know in looking back that the speculative boom then was at least moribund, every sign pointed to its revival in March just as the speculative spree had picked up in March, 1925. Miami by now was famous, and the facilities for entertaining those drawn by her fame were greatly increased over the years when it simply was a small Florida town revolving around its bright yellow Florida East Coast depot.

Although it no longer was considered proper to print the daily amounts of property transferred, as someone might begin to make odious comparisons, Tatum Brothers reported that their sales of $1,800,000 for the first six weeks of 1926 were well ahead of the same period of 1925. Alfred H. Wagg, who was a successful real estate operator in Palm Beach and West Palm Beach, moved to Miami and opened an office to sell Riviera Gardens, west of Coral Gables.

Having set a world's record of 42,500,000 lines of advertising in 1925, 12,000,000 lines more than any newspaper ever had carried in a year's time, The Miami Herald had the biggest advertising month of its life in January, 1926, while February was not far behind. The boys may have been going down, but they were going down fighting, still putting the long green on the counter.

As in bygone years, such institutions as the Royal Palm Hotel had opened with discreet whoopee, and the season began on schedule about the middle of January. Great names flooded the news, and music and good times in south Florida were never better. Flo Ziegfeld with his "Palm Beach Nights" was giving that older winter group the glorified American girl in competition with Arthur Voegtlin's "Fountania" at Miami Shores, and promising to stage a special show for Miami.

Feador Chaliapin, the great Russian basso, sang in the Biltmore that winter, while Galli Curci filled the White Temple to overflowing with her gifted voice. Paderewski also packed the White Temple. Paul Whiteman brought his famous orchestra to the Coral Gables Country club to give Jan Garber a little rest.

A large athletic stadium had been rushed to completion in Coral Gables in time for Red Grange and his Chicago Bears' professional football team to meet Tim Callahan's Coral Gables Collegians, a game which the famous Grange won with 7 points. Peter de Paola defeated a high-class field in the first 300-mile automobile race in the great wooden racing bowl at Fulford. Tex Rickard, then owner of the new Madison Square Garden in New York, an-

nounced that he and Paul R. Scott of the new N. E. Third avenue development were going to build a sports stadium in Miami Plaza to cost $1,000,000. Those were still great days for dreams.

The principal reason that most of them refused to believe the boom was over in February was because one could see before his very eyes the evidence to contradict such heresies. Miami on the skids, when the new Roney Plaza Hotel at Miami Beach opened with a full house? Merrick slipping, with the great Miami Biltmore and Country club actually there, and the brilliant opening of Tahiti Beach to point the way to future glories? Of course not, one said, and reflected that January was always a funny month anyway.

Everywhere one went, a building boom was under way. Tractors were snorting through the pine woods in the lower part of Coral Gables getting ready for the University of Miami. Raymond and Margaret Burlingame were constructing the little island bearing their name at the mouth of the Miami river. Construction in 48 Florida cities in 1925 amounted to $307,324,887, and as much more was planned for 1926.

With only 954 votes cast, the citizens of Miami approved new bonds in the amount of $11,250,000 for city improvements, including the debated item of $1,500,000 for advancing money to the federal government for the harbor. E. G. Sewell and George A. Waldeck organized the Voters and Taxpayers Protective League and made a hard fight against that item, claiming the city needn't bond itself for a temporary loan, but the issue passed in the name of civic progress. Miami Beach voted $2,654,000 in new bonds for its needed expansion.

Skeptics saw Miami starting the tallest courthouse in the South, constructing the new building like a shell around the old courthouse, to avoid disrupting work. They saw the new home of the Miami Woman's club nearing completion on the bayfront. The new Venetian causeway was opened with fitting ceremonies, as the memory of John S. Collins and the old wooden bridge the causeway replaced were revived. The Club Deauville began doing business on upper Miami Beach. The new Olympia Theater was opened in downtown Miami, when Ed Romfh made a speech and the stars in the roof began twinkling and Harry A. Leach took up his duties as resident manager.

The new Columbus Hotel on the bayfront was completed and opened in February. So, also, were the Everglades, the Alcazar Hotel, the Woman's club building and the First Trust building in Miami, the Floridian Hotel at Miami Beach, the Venetian Hotel, the great new Alba Hotel at Palm Beach, and the Hollywood Hotel at Joe Young's place. The City National Bank of Miami began with the greatly respected S. M. Tatum as chairman of the board, and Clark B. Davis as president. There were no augurs then to predict the end of that institution, with J. C. Penney, the chain store prince, driven from his Belle Isle estate and his stores barred from this county by the force of public disapproval, all because he

promised more in support of that bank than most of its depositors believe he really delivered in the dark days of 1930.

S. E. First street was being cut through Royal Palm park from the Huntington building to the future Biscayne boulevard. Arthur Pryor was conferring with city heads on plans for the new bandshell on the fill. Burdine's department store dedicated its new addition. Frederick A. Clawson lifted a ceremonial shovelful of dirt in Dallas Park for the first of five 21-story Florida Motor Marts, to handle the parking situation.

There still were a few big sales in the downtown part of Miami, but none of them means anything today. Most important news of February was the lifting of the freight embargo on Florida railroads, an embargo that had gripped the state since September. The dismasted Prins Valdemar finally was floated after 42 days in the mouth of the Miami ship channel, and everything began to look all right again.

With Lon Worth Crow as its new president, the Miami Chamber of Commerce staged a membership drive in February that brought more than 7,000 names on the rolls, making Miami's chamber second in size only to that of Los Angeles, which city Miami lusted to overtake. The first air mail contract was awarded to Florida Airways, Inc., a Ford subsidiary with Reed M. Chambers as president. Service was expected to start April 1 between Miami, Tampa and Jacksonville, joining Atlanta and Chicago soon after. Tom C. Hammond at a Tampa dinner proposed that Gov. John W. Martin be a candidate to replace United States Senator Park Trammell in 1928, a proposal that found prompt favor throughout the boom area.

Only the burning of the McDonald Lumber Company warehouse back of The Herald building cast a blot on the February record. The brilliance of the tourist season took the sting out of the obvious fact that people no longer clapped their hands and ran temperatures when a new subdivision opened.

Just when everything seemed about to boom again in a gentler sort of way at Miami, the stock market, in March, 1926, took its worst tumble since 1920, skidding abruptly downward when the interstate commerce commission refused to approve the Van Sweringens' Nickle Plate railroad merger.

The market decline served notice on many that New York would not pour money that spring into south Florida to restore real estate which was admittedly "inert." It even cast such a chill over the purses of the wealthy that Billy Gibson, manager of Light Heavyweight Champion Gene Tunney, called off a proposed Miami fight with Young Stribling on the night before the date of the bout because no one could be found to guarantee Tunney's $50,000 share of the purse. Jesse Baugh and his fellow promoters were left to fight with the sheriff and the creditors over a big pile of lumber nailed into the form of a fight arena at Hialeah.

Instead of sales, the lot salesmen then were holding auctions of property, which meant that most of them were taking what they

could get from the public which still clung to the remnants of the boom. A slick promoter incorporated the town of Miami Shores north of the famous development of that name, but it was too late to get either cash or glory from the trick, and few remember today where it was. South Miami took form around the old store of W. A. Larkins and the people elected W. A. Foster its first mayor.

On the other end of Miami, the Cincinnati capitalists who comprised the Donnelly Realty Company were having fair success with North Miami, the bulk of which is included in the present town of that name, along with Irons Manor. Arthur Griffing's Biscayne Park Estates near-by has since been split up between the town of Biscayne Park, and North Miami.

Aladdin City was the most pugnacious of the postboom subdivisions, holding out the suggestion in daily advertisements that some previously unrevealed magic would bring fortune to Aladdin lot owners, regardless of what was taking place elsewhere. It was laid out on the West Dixie highway about eight miles south of Coral Gables by O. E. Soverign of Bay City, Mich., but the lamp of Aladdin refused to shine for him, even with the indorsement of Senator Duncan U. Fletcher.

Western Miami was opened by Lummus & Young north of the townsite of Sweetwater and west of the Milam dairy. J. Leroy Farmer started Tamiami Townsites 18 miles west of Coral Gables on the Trail with lots as low as $47.50. Pinecrest was the Chevelier Corporation's bid for city population on its far-flung Everglades lands, more than 40 miles straight west of Miami. The southern loop of the new Tamiami Trail was routed through Pinecrest by Fons A. Hathaway of the state road department, principally because that was Monroe county's only opportunity to get a state highway.

Cocoplum Gardens, near the Biscayne bay section of Coral Gables, sprang up under the hand of Irving J. Thomas, whose 14 years in Coconut Grove real estate made him outstanding in that section during the boom.

The new viaducts on the county causeway still were not fully opened by the first of March, and of course traffic between Miami and Miami Beach was badly congested despite the dedication of the new Venetian causeway. Miami Beach hinted darkly that "interests" must be conspiring to delay the completion of the viaducts. The largest piece of steel to enter Florida—72 feet long—was brought on two flat cars for the new Miami Coliseum at Coral Gables.

As plans for cutting up old Royal Palm park went on, the Model Land Company announced it would build the 12-story Ingraham building on part of its land fronting on S. E. Second avenue, next to the corner where Tatum brothers built their office on the site of the original home of the Miami Woman's club.

People had time for other interests than real estate in March. An entire week of grand opera found as many as 3,500 music lovers filling a large tent in Coral Gables, where Mary Garden and the

Chicago Civic Opera Company brought stars of the singing world to south Florida. Great circus tents on the new bayfront fill held exhibits of the Dade County fair that were viewed daily by 10,000 people.

Madame Louise Homer carried on the musical series at the White Temple. Fox hunting became a popular sport at the Miami Biltmore Hotel. Beach scenes at Tahiti were almost as inspiring as on the ocean. Sarah Jane Heliker became Miss Miami of 1926 in a spirited bathing beauty contest in the Hialeah fronton.

As Miami was first to contract "boomitis," so it was first to lose the fever. In many other parts of Florida, the boom was not over so quickly. Many a smaller center of population was issuing bonds and staking out lots and putting in public improvements long after the sucker list had been exhausted in Miami. If we have not dealt with these other boom spots, it is not through lack of interest. But the story of each was only another version of what took place in Dade county.

The boom really extended into every part of Florida, for the name of the state itself was the magic needed to convince potential buyers. At Key West, Garrison Park closed the boom on one end of the keys, while Anglers Park and Key Largo City ended it on the other. Dozens of empty subdivisions lined the roads from the keys to Miami. North from Miami it was the same story. Only the little town of Dania, stuck in between Fort Lauderdale and Hollywood and at one time annexed by the latter, seems to have come through the boom without perceptible change.

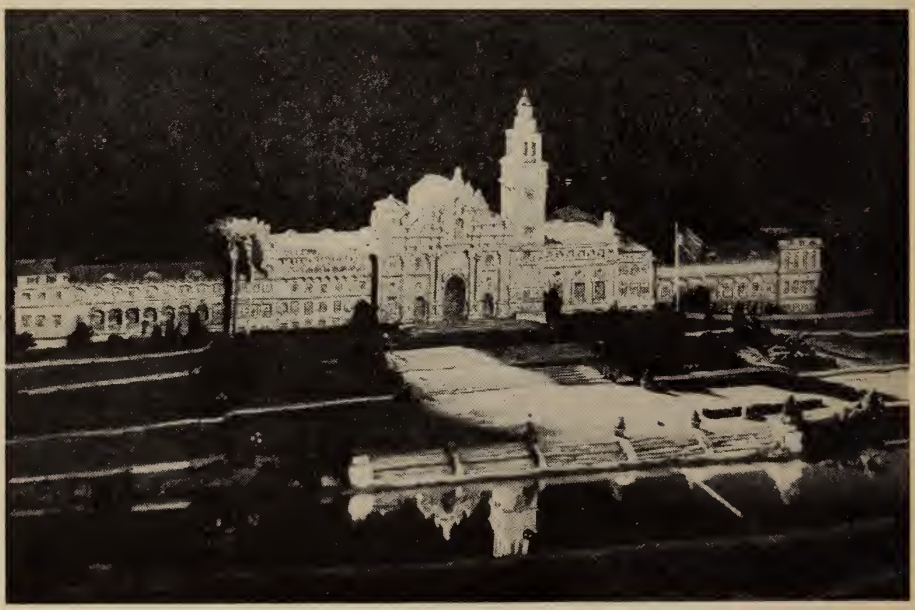
J. P. Newell's Fort Pierce Beach and its $50,000 bathing casino was one of the best boom hopes of that section. West Palm Beach, Stuart, Melbourne, Fort Pierce, Vero Beach, Cocoa and Cocoa Beach, the Merritt Island development of Canaveral Harbor and the various subdivisions centering around Daytona Beach and St. Augustine made the East Coast hum. Notable developments such as Snell Isle at St. Petersburg, Ringling Isles at Sarasota, Homosassa, "The Miracle City," Clearwater, New Port Richey and many others contributed to similar expansion on Florida's West Coast.

Though the central part of Florida suffered in a promotional way by lack of beaches, it offset this to some extent with lakes. Orlando needed no boom to be a beautiful city, but it gained much headway at that time. Sanford was pushed into an abnormal growth by its mayor and leading banker, Forrest Lake, who narrowly escaped a prison sentence for his fiscal activities during the boom. Lakeland and many smaller cities along the Ridge of Florida, like Sebring, Avon Park, Frostproof, Haines City, Lake Wales and Winter Haven, blossomed out into much larger cities during this period, although the bonded debt they incurred in the optimism of those days has hung on like the weakening aftermath of the influenza ever since.

Each of these places has a boom history of intense interest to its people, just as nearly every person who was touched by the real

estate speculation has a story of his own that lives, ever green, in memory. But the covers of no book could contain them, and the writer's only hope is that individuals, reading this report of the boom, can find places in it that bring the reaction: "That also happened to me."

When Miami horse racing ended in March, 1926, the tourist season vanished as completely and almost as fast as it used to do in the years before speculation ruled. But building went busily on that spring and summer. The Seaboard Air Line railroad opened its new spurs into Miami on the East Coast and Naples on the West Coast. The federal government began digging a deeper Miami harbor. The clatter of the riveter and the noise of the carpenter sounded almost as loudly that spring as ever. By April, Miamians had even reconciled themselves to the feeling that "Thank God, we won't have another summer like the last one. This is the beginning of a steady growth that will see Miami a city of a million permanent population in 10 years."



. . . only this clay model and a weed-screened frame show what the University of Miami might have been.

CHAPTER TWENTY-SIX

WHEN three tropical storms were reported rushing about the Atlantic ocean on September 15, 1926, the new Miami and boom-populated south Florida gave the news scant thought. Most of the population had never experienced a hurricane.

The summer had been comparatively quiet in Miami, although more than $21,000,000 in new building had started since January 1. Twenty new school buildings had gone up, and the contract for the $1,000,000 senior high school was ready to be let. A new plant costing $1,000,000 was being rushed to completion for the Southern Baking Company, successors to John Seybold in Miami. The highway Construction Company of Ohio was engaged in laying $2,000,000 worth of paved streets for Miami.

S. A. Ryan Motor Company was finishing its magnificent $1,500,000 automobile show room on the Miami river, while near-by the four-story addition to the Florida East Coast railroad freight warehouse was being filled. Across the tracks from the freight depot was the new Wolf Construction Company warehouse, 8 stories high.

Although the number of real estate transactions in all subdivisions had steadily decreased since March, Coral Gables and George E. Merrick still carried on a vigorous sales campaign. They had sent out 20,000 invitations to property owners to come back in the fall for a look at what had been done in Coral Gables. Bids for paving the new Biscayne boulevard from Thirteenth street to Thirty-ninth were being opened in September, while on the western side of Miami the state road department was completing the Tamiami Trail. Two dredges had been moved in by the Arundel Corporation to begin work on Miami's new channel and harbor.

As September opened, everyone in south Florida was hopeful that the new tourist season would bring back something like another boom on a reduced scale. The people cheered at the opening of the first air mail service to Atlanta when the Miss Miami left on its maiden mail flight September 14. Much of the local conversation centered on the "First Battle of the Century" in Philadelphia, from which the popular Gene Tunney was to emerge the world's heavyweight boxing champion in a decision over Jack Dempsey.

Miamians suddenly realized on the morning of September 17 that trouble was ahead when a hurricane reported blowing 100 miles an hour was said to be pointing straight at the Florida coast from Turks island, north of Haiti. Owners of vessels in the harbor made their craft fast, while some moved into the Miami river. Only the old-timers who remembered the storm of 1910 and the heritage of hurricanes in the preceding century holed up and prepared for the worst. Even the gale which blew over Miami Friday the seventeenth brought on no special preparations to meet what followed.

By Friday night the hurricane was over Nassau and rushing toward Miami. It moved in on the Florida coast soon after midnight and by 6 o'clock Saturday morning the wind was shredding the East Coast of Florida from Stuart to the keys at an estimated 125 miles an hour at Miami Beach and 120 miles an hour on the mainland at Miami. One could only estimate it, as all weather instruments except those in protected places were destroyed.

Following the lull at 8 o'clock in the morning when hundreds came out into the peaceful summer morning, the wind suddenly picked up from the south and soon was blowing almost as hard from the opposite direction, bringing death and injuries to many who found themselves suddenly cut off from safety and menaced by lumber and strips of tin and refuse hurtling through the air with the speed of bullets.

We shall not attempt here to describe the hurricane nor the scenes of chaos and ruin which the storm left in its wake as it moved across Florida and up to Pensacola and Mobile. Better pens than this have left intimate and gripping passages to which historians can turn for the gory details.

All day Saturday the people of the lower East Coast fought for their lives against the wind. Peace from the slashing rain, the mountainous waves and the murderous wind came in the late afternoon, and the people of Miami and her sister cities began to grope their way through darkness and debris to find out what had taken place.

Communication with the outer world was cut off early Saturday, as wires went down and even the 437-foot tower of the Tropical Radio station in Hialeah, built to withstand wind of 100 miles an hour, slowly crumpled and fell. It was not until Sunday morning that a makeshift radio was set up in Hialeah, and a message relayed to the outer world through one of the near-by ships.

The nation's newspapers Sunday carried great black headlines "South Florida Wiped Out In Storm." That was all they knew, and the fame of Miami made all the more poignant the belief that this beautiful city had been flattened and destroyed. But by Sunday night the world knew that at least a few remnants of south Florida were left, and by Monday The Miami Herald printed an edition in the plant of the Palm Beach Post which carried north the first details of the storm.

Relief soon was on the way. The national guard took over the city under martial law for Sunday and Monday. The American Red Cross swung into immediate action. Food was free to those who had no money, and every hotel and apartment was opened to the homeless. Bathing suits were the uniforms of most of the people after the storm, as they picked their way about the debris-littered streets or through what was left of their homes.

James H. Gilman, as the only member of the Miami city commission in Miami at the time of the storm, was in complete charge of the immediate emergency measures, and did a heroic job of preventing panic and supplying the most urgent human needs. In

addition to his own untiring efforts, he used the personnel of the Bank of Bay Biscayne, which he headed, wherever needed.

Mr. Gilman also was director of the Red Cross work until E. B. Douglas returned from California. Committees hastily organized by the citizens to clear streets, house the homeless, provide food, and search debris for the dead or injured, found in James H. Gilman a tower of strength in that emergency.

Two hundred and fifty lost children and babies were restored to their parents at a children's bureau in the White Temple. Some, of course, had no surviving parents nor records to tell anything about them. Three hundred volunteer plumbers covered the city to stop water leaks and enable the city water system to be restored.

A special train was chartered by Joseph W. Young of Hollywood in New York, and left at midnight Sunday on a record 31-hour run, carrying Mayor E. C. Romfh, James A. Allison, John H. Levi, Frank B. Shutts, James Fowler and Mr. and Mrs. Jesse Andrews back from summer vacations to throw what resources they had into the rescue work.

Meeting with Gov. John W. Martin in Miami Tuesday morning, Mayor Romfh organized a general executive committee to take charge of reconstruction and rehabilitation for the 47,000 left homeless by the storm. This committee was composed of Frank B. Shutts as chairman, Mrs. Ruth Bryan Owen, Mayor Romfh, F. M. Hudson, Senator John W. Watson, E. B. Douglas, head of the local chapter of the American Red Cross, and Ross A. Reeder, chairman of the general relief committee. The Red Cross handled immediate relief cases. C. H. Reeder was in charge of food relief stations which dotted this area.

As the executive committee swung into supreme control of the Miami rehabilitation, Miami Beach began to dig out from under the deep layer of sand overlying streets and even hotel lobbies, with a "dictator" in charge of each of 16 districts, and John B. Reid directing the program. National guardsmen remained in the lower East Coast under command of Col. Vivian B. Collins for nearly two weeks, but there was no martial law after Monday the twentieth.

The wildest disorder prevailed along the water front, where boats of every description had been picked up and hurled inland, to rest grotesquely on aristocratic Point View lawns, to fill S. Bayshore drive in Silver Bluff, dot the new Bayfront park and nestle up against bayfront hotels. Ninety vessels were sunk or damaged in the Miami river, and 49 in the bay were sunk or battered around. The two dredges starting work on the ship channel sank. The schooner Rose Mahoney was driven up on the bayfront and remained there for a long time. The Baltimore and Carolina Line warehouses were completely destroyed, and the others were pretty well ruined.

In Miami, 2,000 homes were destroyed and 3,000 damaged, principally from roofs blowing off and windows blowing in. The haste of boom construction exacted a frightful toll. Even worse were conditions at Fort Lauderdale where 1,200 houses were blown

down and 3,600 damaged. In Hollywood where the front was blown out of at least one hotel, 1,000 houses were gone, and 2,000 were damaged. So it went, in lesser degree, beyond Stuart, and far down on the keys.

The little town of Moore Haven on the western shore of Lake Okeechobee was almost demolished, and national guardsmen evacuated the entire community to Sebring.

Altogether, 113 known dead were recovered after the storm, while 854 were received in hospitals and countless others licked their own wounds. It was the greatest catastrophe in the history of the United States since the fire and earthquake in San Francisco. The entire world, from presidents and kings on down, seemed moved by the story. Donations totaling more than $3,000,000 were given the American Red Cross for Florida relief, and nearly $250,000 was sent directly into Miami in response to an appeal from the executive committee.

In addition to the general nation-wide response, William R. Hearst's Chicago Herald-Examiner sent a special train to Miami Thursday after the storm, with 100 doctors, nurses and engineers, and equipment which included four chlorine water treating units. Also, Hearst gave the first $10,000 received by the executive committee. The members of the special train were scattered from Homestead to Fort Lauderdale and worked night and day for more than a week.

Every available state agency was pulled into southeast Florida by Governor Martin to assist the national guard in aiding the people. The gunboat Cuba arrived from Havana with a detail of doctors, the gift of President Machado.

The wind and water had pushed the street car tracks from the center of the county causeway to the outer edge and knocked down the poles, so it was necessary to route all traffic to Miami Beach over the Venetian causeway. Sheriff Henry R. Chase and the Miami Beach police detailed armed men to watch beside a "censor" who kept undesirable characters from getting to Miami Beach during its period of recovery.

Coral Gables was damaged least of all the cities. In Hialeah and in the outskirts of Miami where flimsy frame houses and piles of junk and trash were hurled about by the terrific wind, the destruction was beyond all description. Damage to plate glass windows, left unprotected, resulted in most of the downtown buildings being drenched with water. The Meyer-Kiser building was condemned as unsafe and later was torn down to its present height.

Within a week, Mayor Romfh sent a long statement to the press of the nation declaring Miami was almost back to normal, and at the end of 10 days the national guard was demobilized, and the citizens' committee restored the full reins of recovery to the regular city and county government.

Mayor Romfh declared Miami was almost recovered. But she had not and the following tourist season was one of the poorest in years. All the shoddy work of the boom stood out for the world

to see, and for years there were grim reminders all about to make investors think twice before they bought in Florida.

Building loss in the Miami area was estimated at $20,000,000, although only $5,000,000 in building permits were issued later by Miami specifically for repairing storm damage. Most of the destruction took place in the jerry-built houses and little stores thrown up when labor and materials were at such a premium and the demand for housing was so urgent.

The second phase of the boom, the construction era, was ended with the hurricane. For eight long years, Miami tried to beat back, through bank failures, a world-wide depression and the choking constriction of the nation's credit. By 1933 Miami began to pull ahead of most records of the 1925 boom. Today we have achieved a new real estate movement that has not, of course, brought as much money, or quite so many people, or as much nervous prostration to the people of Florida as that other one did, but it is infinitely more satisfying.

. . . wrecked boats cluttered Biscayne Boulevard and Royal Palm Park following the 1926 hurricane--schooner Rose Mahoney in the distance.—Copyright, Williams.

CHAPTER TWENTY-SEVEN

"WE DON'T want another boom in Florida."

So often that has been said in the last few years, but I wonder if people really mean it? The aftermath of the 1925-26 speculation was bitter, it is true, but like the turmoil of spring plowing, the boom created values, and not even bank failures and hurricanes could erase them.

In looking back, we see that this largest Florida boom had definite seedbeds of promotion. First, of course, was the undeniable and unchanging climate. This was made accessible first to the wealthy by the coming of Henry M. Flagler and the Florida East Coast railroad. The early insistence upon municipal advertising by E. G. Sewell and the Miami Chamber of Commerce spread to the middle class the appeal of south Florida.

The end of the World war saw millions of Americans in a restless, almost foot-loose mood. The coming of easy transportation through the motor car and good roads answered the demands of this yeasty social condition. The so-called Coolidge prosperity which began with the stock market climb late in 1924, released great floods of capital which found in Florida even more enticement than in common stocks. The brief era of the binder boys from March, 1925, to September of that year set up a powerful suction which drew money from almost every bank in the world into Florida, and particularly toward Miami.

Sunshine and ocean bathing in winter, and a slightly fictitious belief in the fertility of Florida soil helped to create the demand for Florida lots and acreage. The pioneering spirit, flowering in men and women able to dream and to command money with which to translate their dreams into reality, traded upon the common yearning for a place in the sun.

This produced two results, an inflated set of land values and an enormous volume of construction. The first has dwindled or disappeared entirely. The second remains, and regardless of where the money and the equities involved have gone, the steel and wood and concrete are with us still. The tide of building which ebbed so swiftly after the hurricane of 1926 has set in again, this time with more definite and conservative demand for space to assure the investors of an adequate return.

The speculative boom began to wither in September, 1925, after the binder boys and the big-talking promoters had staged a series of mammoth sales that gorged the buying public like a 10-year-old boy at a family reunion. Following that brief stuffing process, nation-wide hostility toward Florida, and the cramping effects of the freight embargoes prompted the withdrawal of much money in the fall and winter of 1925. Although most Floridians thought the boom would pick up again after the Christmas holidays,

it was evident at least to most Miamians by the end of March that their hopes for large scale revival were doomed.

But 1926 was not such a bad year as it might appear in retrospect. Let us take the number of property deeds and similar papers pertaining to real estate as an index. During 1925, the Dade county clerk received 174,530 deeds and allied papers for filing. In 1926, he filed 98,462, indicating that the latter year saw at least half as much activity in Dade county real estate as the first boom year. This number dropped to 17,351 in the low year of 1932, and for 1935 had climbed back to 34,273, or about the amount of activity recorded for 1923.

Another index may be found in the number of subdivisions created in Dade county. Throughout the life of the present Dade county, 4,122 subdivisions have been platted. Of that number, 971 were created in 1925, while in 1926, 395 subdivisions came into existence in this county, again near the halfway mark of the banner year. The low mark for subdivisions also was 1932, when 25 were platted. The fact that more than 32 were not created even in the revival year of 1935 indicates that so much of Dade county already is subdivided that they may soon have to begin cutting up 50-foot lots.

The events that hurt Florida in that other boom, in general, were led by the vanishing of paper fortunes and the keen disappointment of those who saw what they thought were 18 karat profits turn to cigar store coupons before their very eyes; next came the 1926 and 1928 hurricanes which ruined many firms who already were trembling on the edge of insolvency; finally there came the national depression and the Florida bank failures of 1929 and 1930, when every bank in Dade county except the First National and its affiliates, and the Bank of Hialeah closed their doors forever. When men pray: "Deliver us from another boom!" they mean from the effects thereof.

We cannot say that Florida will not have other booms, but it is evident that this state never again will see the same kind of a boom, nor experience in this generation, at least, the same damage to pride and pocketbook that followed 1925 and 1926.